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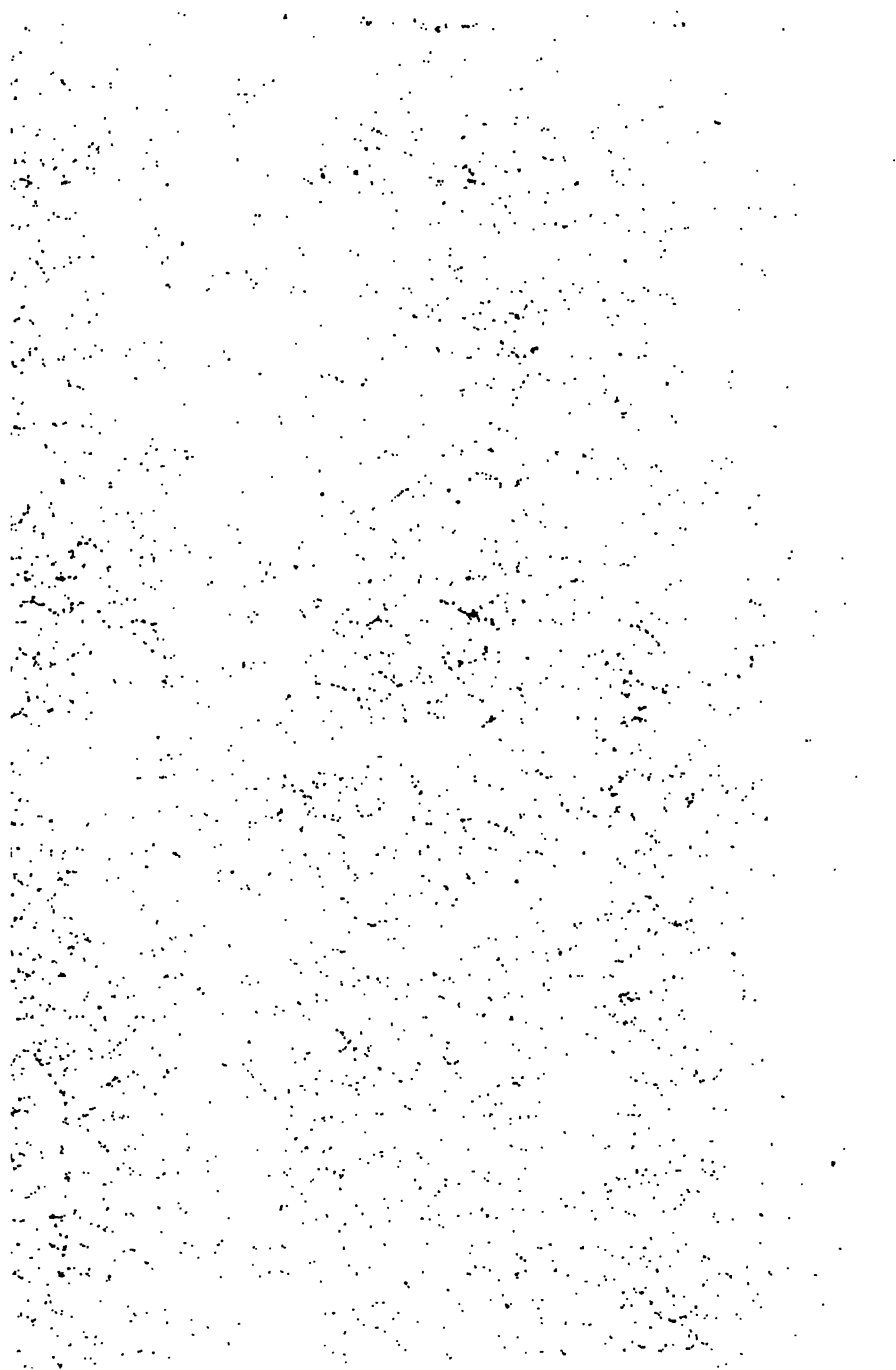
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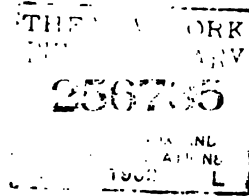
A STUDY IN SOCIAL ECONOMICS

BY
HELEN BOSANQUET

THE
MACMILLAN
PUBLISHING
COMPANY

London
MACMILLAN AND CO., LIMITED
NEW YORK: THE MACMILLAN COMPANY
1902

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O frati, dissi, che per cento milia
Perigli siete giunti all' occidente,
A questa tanto picciola vigilia
De' vostri sensi, ch' è del rimanente,
Non vogliate negar l' esperienza,
Diretro al Sol, del mondo senza gente.
Considerate la vostra semenza ;
Fatti non foste a viver come bruti,
Ma per seguir virtude e conoscenza.
DANTE, *Inferno*, canto xxvi.

"Brothers," said I, "who through a hundred thousand dangers have reached the West, deny not to this the brief remaining vigil of your senses, experience of the unpeopled world beyond the Sun. Consider your origin ; you were not made to live like the beasts, but to pursue virtue and knowledge."

NOY VON
ALBAN
VASSIL

PREFACE

THOSE who are watching with the keenest interest the present development of social work and social knowledge are aware that a comparatively new branch of science is shaping itself in the hands of thinkers and workers—a science to which we give tentatively the name of Social Economics. To a large extent the material upon which the science will be based already exists, hidden away in Blue Books and historical records; to a large extent it is growing before our eyes, day by day, in descriptive studies, records, and case papers. Already we make use of that material, both for our own guidance, and for the guidance of those who study under us. We call their attention to past failures and successes, we place before them the histories of particular movements, we help them to draw conclusions from these data and to apply them to present problems. But this method of working from particulars in the past to particulars in the present must lead, if it is based on sound principles, to something further; and that

something further will be the scientific theory, drawn from past experience and applicable to new problems as they arise, which we call Social Economics. To some extent it will coincide with Political Economy; but it will also differ from it, both in its scope, and in being essentially an applied science, a science to be directly useful to those engaged in practical administration. This book does not pretend to be more than a preliminary study in that science, an attempt to suggest how we may work out some theory of human nature and social life which will be a guide to us when applied to the actual problems which we have to face.

In Chapters IV. and V., I have gone over old ground, ground which is now beginning to be well worn; but it will not have served its full purpose until we have trodden out of it a highway of general principles upon which all may walk, as well as a footpath for Poor Law Guardians and administrators of charity; and if by showing a broader application of the experience described in those chapters I have, to however small an extent, helped to prepare the way for those general principles, that is sufficient justification.

It would be something gained if any considerable number of people could be convinced that in dealing with our social difficulties we need neither work in the dark, nor yet merely by rule of thumb. Still

more would be gained if those who now turn away with a melancholy *non possumus* could be brought to recognise the germ of growth and hope contained even in problems apparently hopeless. The way would then be prepared for a systematic study of social difficulties and their remedies, such as has never yet been attempted. It is in the hope of helping, however slightly, towards such systematic work, that I venture to publish this study.

HELEN BOSANQUET.

July 26th, 1902.

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"If it lives in us, I say, if it be in the general heart, it is a thing I am confident our liberty and prosperity depend upon—reformation of manners. By this you will be more repairer of breaches than by anything in the world. Truly these things do respect the souls of men and the spirits—which are the men. The mind is the man. If that be kept pure, a man signifies somewhat; if not, I would very fain see what difference there is between him and a beast" (Cromwell, Morley's *Life*, p. 417).

In all considerations of social work and social problems there is one main thing which it is important to remember—that the mind is the man. If we are clear about this great fact with all its implications, we have an unfailing test to apply to any scheme of social reformation, to any social experiment—Does it appeal to men's minds? Not

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merely to their momentary needs, or appetites, or fancies, but to the higher powers of affection, thought, and reasonable action? Does it call for the exertion of these distinctively human qualities, or does it tend to supersede them? Does it act as a stimulus to the mind, or does it leave it altogether out of consideration?

It is easy to acquiesce in the higher view of man, and to admit when we are pressed to it that the mind is the man; but it is very difficult to keep the truth before us in dealing with the practical problems of life. It is hardly too much to say that whenever we fail in our dealings with our fellow-man it is mainly because we have either forgotten that he is a mind, or have been ignorant of all which is involved in admitting it. To take only our ordinary, unreflective way of dealing with poverty as an instance—it is seldom more than the visible, tangible man who appeals to our sympathies. Hence we aim only at seeing him well fed, well housed, well clad; and we take it for granted that the shortest way to this is to put food in his hands, clothes on his back, and a roof over his head. But the real man is the mind; and if we have left this out of account, all our efforts show themselves worse than useless, and our gifts are dissipated before our eyes.

The necessity for this appeal has of course never been entirely lost sight of; and from time to time there appear men who emphasise it in their work, and are proportionately successful in producing social

effects. Leaders like Cromwell, who insisted that you could not even make a good soldier of a man without appealing to his higher qualities, owe their success to their profound knowledge of human nature. Great religious teachers, who have put their faith in spiritual conviction and conversion, who have refused to accept anything short of the whole man, have achieved results which seem miraculous to those who are willing to compromise for a share in the souls they undertake to guide. The first belief of a social reformer must always be that an appeal to the minds of men can never fail; his first and last study must be how to make that appeal.

The most systematic attempt to bring the principle into social reforms was made by the Utilitarians in the earlier part of the last century. You can make man what you will by training and education, they said; so the reformer must begin by determining what he wishes men to do, and then proceed to train them to do it. What *they* wished men to do, followed from their "greatest happiness principle"; those actions are right which conduce to the greatest happiness of the greatest number. How then were men to be taught to choose those actions in preference to others? Their answer lay in their equally celebrated Principle of Association; by associating pains with wrong actions and pleasures with right, men will come to prefer the right and avoid the wrong. There was little that was new about the principle; it was the old theological doctrine of rewards and punishments, of bribes and threats, brought a little nearer home

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and made a little more immediate and obvious, but not necessarily more deterrent. Unfortunately there have always been minds for which to attach a penalty to an action only makes that action more interesting, and therefore more of an obsession till it has been realised. Indeed, to a certain extent it is true of every one that an otherwise unattractive action can acquire interest by the mere fact of prohibition ; and an action that has once become interesting becomes increasingly difficult to resist as attention centres upon it. It is probable that in many cases morbid criminality is intensified by severity of penalty, and that for this reason a system of punishment must always fail from the point of view of reformation. At any rate, wise teachers are finding that inhibition is a better method in the education of the young than prohibition ; for inhibition substitutes interests which banish the undesirable action from the mind, instead of making it more interesting by attaching a penalty. It was a step forward to have clearly formulated the doctrine that social reforms are to be effected by way of appeal to men's minds ; but the system advocated led to little, because it was based upon an incomplete appreciation of the way in which the human mind develops. The educational part of the world has been engaged from the beginning in rewarding and punishing, in bribing and threatening, but it has never been in response to rewards and punishments that the highest type of character has been developed. And the psychologists are now showing us why this is. It is because this principle of association applies only

to the lower stages of man's development, those stages, in fact, which he shares with the lower animals ; so that if we wish to develop the higher faculties of the mind and of character we must seek another theory of education, find another method of appeal.

How shall we begin to understand the Mind which is Man ? In the first place it is essential to postulate that it is capable of being understood ; i.e. that it has principles of development, of growth, of action, that it is not a mere caprice. Only on this condition is there any possibility either of knowledge, or of that practical appeal to the Mind in which we are interested.

Granting then that there are principles of development in the Mind which is Man, our task is to discover those principles. There are many ways of approaching the subject ; for our present purpose the most fruitful will be to take it through the contrast so often drawn vaguely somewhat between man and the beast. And if the introduction of "animal psychology" may seem beside the mark in writing of social causation, I would urge its relevance on the following grounds :—

What we aim at in all social work, the ideal which we set before ourselves, is, that both the whole community and every member of it shall be progressive, on the rising scale. We shall not be satisfied if the community as a whole can show a momentary increase in wealth, or learning, or culture, unless all classes within it are partaking intelligently in the social life, sharing in its progress, a source of strength and



not of weakness. Hence the question of ultimate importance comes to be: "Why are there sections of society which are stagnant, uninterested, even brutalised; which do not respond to the higher appeals, which are lacking in those attributes which we regard as more distinctively human?" It is seldom that we form this or similar questions without some reference more or less vague to the life of the lower animals; the contrast between it and what we consider as more characteristically human, is our chief way of describing the unprogressive element in society; and by pressing the contrast home to definiteness we may get both an answer to some of our problems, and the principles by which to guide our constructive social work. The means for doing this we shall find ready to hand in the researches of modern psychology.

It is of course contrary to the whole trend of modern thought to assume a total difference in kind between the conscious life of man and that of the lower animals. We seek rather to emphasise the kinship, to which the presence of feeling and intelligence bears witness, between ourselves and the manifold forms of life by which we are surrounded. Nevertheless, the animal psychologist, who studies and watches for the manifestations of intelligence in animals, does as much to define the points wherein they differ from humanity as those in which they resemble it. And one broad distinction there is, in which we need no student of animal life and no psychologist to instruct us, which he who runs may read; and yet it is a point

which is full of significance for the student of social causation.

This is the distinction in question : that animals, of whatever race, have never more than a very narrow and definitely limited range of wants, and consequently of satisfactions ; while man's desires are as wide as the universe, and bounded only by the limits of his life. A truism perhaps, but, I repeat, full of significance, and containing in it the germ of all the vast structure which we know as social life and social causation. We can understand for the most part the desires and needs of the animals, for they are such as we all share with them. The need for food, warmth, and exercise ; the desire for companionship, or in some cases for solitude ; the passions of love, hostility, or fear,—all these in their more elementary forms are common to the brute world as to us. We can sympathise with the playfulness of the young, the courage and sobriety of the mature, the decrepitude of the old ; for we too have been young and are old. Perhaps we can only vaguely conjecture what the feelings are which lead to such phenomena as migration ; but to the greater part of animal life we possess the key in our own primary range of emotions and desires.

But of human life how infinitely the greater part must be a sealed book to even those of the brute creation which we make our closest friends ! Nature itself is not sufficient to satisfy the insatiate appetite of man ; but beyond the world of food and drink and immediate companionship with his kind which satisfies the animal, he has created new worlds in which to

range. The worlds of science, of religion, of art, of music, of literature, of history, and of ordered social life,—all these he has built up with infinite toil, and in response to cravings as real as and far more potent than those which he shares with the lower creation. To these worlds the animals have no entrance, for they know nothing of the desires which they exist to satisfy. Nay, even the world of commerce, the world in which man is engaged in procuring for his own use the satisfaction of his wants, is closed to the animal: "Nobody ever saw a dog make a fair and deliberate exchange of one bone for another with another dog. Nobody ever saw one animal by its gestures and natural cries signify to another, This is mine, that is yours; I am willing to give this for that" (Adam Smith, vol. i. p. 14).

Another way in which this distinction has been described is by saying that man's wants, in so far as they are distinctively human, are progressive. For the mere animal the satisfaction of his narrow cycle of desires is but the prelude to the recurrence of the cycle: eating, drinking, sleeping, and exercise do but prepare the way for renewed eating, drinking, sleeping, and exercise. But the men are comparatively few who have not, at some point, broken through this cycle and started upon the vast range of desires which will lead them more or less far upon a path which has no visible limit. Some, as we know, remain closed within the narrow cycle as within a prison wall; they have no outlook into the wider worlds encircling them; and it is these who form the crux of our social


problem. They are the men and women, rich or poor, who have never fairly broken through the most elementary cycle of the appetites which we share with the brute creation ; or if they have been forced into some small advance, have only widened their tether slightly, and are circling round again instead of progressing. Wherein lies the essential difference between them and their advancing fellows? What are the causes which have narrowed their lives? or rather, what are the causes which have been operative in widening the lives of others, and which have been absent or of no effect in theirs? This is the real social problem to be solved ; and, put in this way, it shows our reason for dwelling for a time on the distinction between human and merely animal intelligence.

There is one answer which it is easy to give, and easy to accept until we begin to test it in the light of everyday experience. "Poverty," we shall be told—"it is poverty which confines a man's life to the lower levels and precludes all advance. Here is your *vera causa* ; no need to go farther and seek for abstruse principles, when there is at hand a cause so familiar and so sufficient to account for all the phenomena in question." And we shall not, of course, deny that in certain obvious but not very frequent cases poverty may be a *vera causa*, that it may prove an obstacle to progress, and prevent the individual from reaching certain kinds of culture.¹ But we must distinguish. Poverty may be, and generally is, taken

¹ "Chill Penury repress'd their noble rage,
And froze the genial current of the soul."

to mean merely a moderate degree of material wealth, a positive though, by implication, an insufficient possession of commodities, food, and clothing. This is the commonest use of the term. But there may also be poverty in a sense which covers the whole life; poverty of thought, of interests, of affections, of everything in short that is valuable in human beings; and to point to *this* as the cause of the phenomenon in question would be to commit the not uncommon fallacy of explaining a fact by giving it another name.


"But," it will be objected, "we mean definitely that poverty in food, clothing, leisure, causes poverty in interests, affections, knowledge, and all the higher qualities of human life." And when the objection is forced into this definite form it almost refutes itself. Certainly it is quite as true, and quite as capable of demonstration, that it is poverty in the higher qualities of life which causes poverty in its material commodities. The existence of people rich in material wealth, yet lacking the higher qualities, proves to us every day the insufficiency of material wealth alone to promote progress; while the speed with which wealth may be dissipated when neither interests, affections, nor knowledge are there to maintain it, and the frequency of lives in which richness of character has been triumphant over material poverty, forbid us to admit for a moment that poverty is a sufficient cause to explain all the facts before us. Either it is but another name for those facts themselves, or it is itself one symptom amongst others of a deeper-lying cause.



So we are brought back to the question, How does a man's life widen beyond the lower range which he shares with the animals? And if we take the term "interests" to cover the affection and knowledge and ideals which constitute that wider life, we may express the same question by asking, "How does he get his interests?"

THE TYRANNY OF INSTINCTS.—"The peculiar feature of the life of animals which prevents progressive development is the existence of instincts which do for them what the human being must do for himself. Their inherited organism is such that they perform the movements adapted to supply their needs on the mere occurrence of an appropriate external stimulus" (Stout, *Analytic Psychology*, vol. ii. p. 936).

In what sense is this true? Why should the fact of the wonderful endowment of the animal, the fact that in its organism is preserved the experience of all the long line of ancestors which has preceded it, that it knows without learning, can act without being taught, attains its ends without devising the means,—why should this marvellous inheritance be an obstacle to its farther progress? Should we not rather have expected that with such a start in the course of life, with so much inherited skill and knowledge, it would have been free to develop far beyond the poor human infant which enters upon the race the very type of helplessness and ignorance? The child which should start as fully equipped as the young chick,



with complete control over its limbs, able to walk and to feed itself within a few hours of its birth, would be saved many months of arduous learning, and could begin its higher education well in advance of its peers. And if man need give as little painful thought and toil to the satisfaction of his physical needs, what boundless opportunities would lie before him for spiritual development and the higher life! It is something of this kind which we have in mind when we surreptitiously long for an arrangement of our social life which would relieve every one of the more sordid cares of physical maintenance and place all at once upon a higher plane. We rebel against the hardness of life, and find something degrading in its persistent struggle and toil.

But what if in that struggle alone there lies the possibility of progress? What if peace of mind too soon attained proves nothing but stagnation under another name? The placidity of the cat, the tranquillity of the cow, are perfect in their way, but not such as the rational being should be content to enjoy.

Water-fowl can dive and swim the first time they touch the water. Birds not only need no teaching to build their nests, but will build them true to type in the absence of all experience. When the time for migration arrives they will fly thousands of miles, sometimes varying the route, but returning unerringly to the place they left six months before. How do they find their way? By following the parent birds, one is tempted to reply, and is met by the fact that in a great number of species the young birds invariably

precede the old by some weeks. A process which for us involves toilsome planning and learning, the study of guide-books, or careful instruction from the more experienced, is undertaken with unflinching ease and accuracy by the nestling of six months old.

The point to be borne in mind for our purpose is this: that when we admire the manifestations of instinctive action in the animal world, it is neither as knowledge nor as skill in our human sense of the terms that we should admire them. The instinctive action of the bird in building its nest must be ranked with the actions of plants for protecting or dispersing their seeds, rather than with the action of man in building his house. The bird, no doubt, is conscious while building; but the power which controls its building cannot be explained in terms of consciousness: it is not guided by ideas, but impelled by forces inherent in its body, just as plants are impelled to close their petals over the seed-vessels in wet weather, and open them out when the sun shines. In fact, the body of the bird is, amongst other things, a most wonderfully and delicately constructed building-machine. One might almost say, in general, that while the animal's body, in proportion as it is under the sway of instincts, is a machine for doing perfectly a few things which are determined beforehand in all their details and admit only of minor adaptations, the man's body is an instrument, capable of being applied in an infinite number of ways as occasion arises.

And so the bird without any planning for the

future goes on from day to day doing what it is impelled to do, that is, what it wants to do at the moment, until one fine day it finds it has got a nest; while the man, with a very definite idea of what he wants, plans out the means to get it, and with painful and conscious effort toils day after day until he sees his idea realised.

That is one aspect of the possession of instincts—the ease and accuracy with which they enable the possessor to do what is necessary for his own preservation and that of his race. But there is another aspect, and that is their tyranny. “. . . in instinctive behaviour there seems to be no choice; the animal is impelled to their stereotyped performance through impulse, as by a stern necessity; they are so far from novel that they are performed by every like individual of the species, and have been so performed by their ancestors for generations, and in performing the instinctive act the animal seems to have no more individuality or originality than a piece of adequately wound clockwork” (Prof. Lloyd Morgan, *Animal Behaviour*, p. 123).

The more completely the life is under the sway of definite instinct, the less room there is for the development of intelligent behaviour; though most, if not all, animals find room for some intelligent action. But the great contrast before us at present is this: that for the most part, and under normal conditions, man is obliged to think about what he is doing, to have an idea in his mind before he carries it out into action; while in instinctive be-

haviour the action comes first, and the idea, if it comes at all, only later.

It is easy for us to realise just what is meant by this contrast; for though man possesses (perhaps it would be more correct to say "is possessed by") few definite instincts, he is able by acquiring definite habits to make his body act for him much as it would do if controlled by instinct. In the act of writing, for instance, the fingers of the practised scribe move the pen rapidly and correctly, without his needing to think beforehand what shape the letters are to be, or what movements must be made to produce them. But in learning to write, every movement was painfully present in consciousness, and the shape of each letter had to be clearly present in idea before it could be produced upon slate or paper. The fingers could only be controlled, and that with hesitation and difficulty, by a preconceived idea in the mind of the learner. Had writing been an instinct, the laborious interval of learning would not have been needed, the fingers would have acted of themselves from the first, without the need of guiding ideas.


Doing for ourselves, then, what their instincts do for animals, means amongst other things this: that every step of what we do (before the formation of habit) must be present in our minds, not only after we do it, as a sort of reflection, but before we do it, as a guide to our action. And that means a gradual but vast accumulation of ideas.

Further, because we often fail to carry out our

ideas into action, it also means that we can have an idea without anything corresponding to it being present to our senses. Nothing so strengthens an idea in the mind, gives it such intensity and persistence, as the failure to realise it; while in proportion as we realise it easily and quickly, the idea is little dwelt upon and tends soon to be forgotten.

Mental life in its earlier stages depends largely upon this thwarting of action, upon the time which intervenes between the impulse to action and its fulfilment. If there is no such interval, if impulse passes directly into action unpreceded by ideas, there may be some vague impression left upon consciousness, but no clear ideas. It is like the difference between travelling by express train, and walking or riding a carefully planned tour. In the one case we retain only a confused impression of the scenery and places passed through; in the other we have clear knowledge and recollection of every stage.

It is this necessity of knowing the steps which he takes in action, of having clearly in mind the ideas which guide him, which enables a man to acquire new interests. Actions which he performs at first only because they are the means to some desired end become interesting and delightful in themselves. The various steps he had to take to gain his end, the actions he had to perform, were clearly, at first perhaps painfully, present to his mind; and therefore (and on this condition only) can he begin afterwards to take an interest in them for their own sake. His enjoyment of the chase will no longer depend



upon the pangs of hunger or even the thought of the empty larder ; for the actions, at first desired only as a means to an end, have become a conscious and delightful interest in themselves.

In its earlier stages the contrast may seem of minor importance ; but it is full of significance for the future. The bird builds its home surely and easily and instinctively ; the man builds his home with toil and conscious striving and uncertain success. But from his toil man has opened the way to a new world of interests, the world of architecture and fine art, which is closed for ever to the merely instinctive builder. The bird drinks from the pool, and feeds upon the wild berry or grain with no labour of harvest and vintage. Man toils to provide a store for his wants from one season to another, and from the simple rites of harvest and vintage have grown the great kingdoms of poetry, song, and the drama.

To repeat a simile. The traveller from A to B who goes by express train will reach his end swiftly and surely, but will know little about the way he has come, and will not be tempted to travel any part of the route again until the need of going to B recurs. His journey is like the instinctive action of the animal. The traveller who walks or rides will be longer on the way, and will have many difficulties to overcome ; but every stage will have its interest for him. He will note X as a good place to come to for a short holiday, and Y as an interesting branch-road to explore ; and Z as capable of yielding more satisfaction than even B itself. Thus every journey



he takes in this more toilsome manner will open up to him new possibilities for the future. In the same way every effort towards an end, however simple, that passes through conscious steps or "means," may open up fresh interests for fresh efforts to pursue. But for this it is essential that there shall be some difficulty in attaining the original end desired, some necessity for planning the means to it, and some trouble in carrying them out. If the end can be attained instinctively, or without trouble, no new interests will be opened up.

To deprive an individual human being, then, of the necessity—the stern necessity, if need be—of planning his life for himself, is to deprive him of his natural power of "progressive development," to close the door which Nature has left open. How far it is possible to find in education a substitute for the sterner lessons of Nature is one of the problems which faces every generation in its dealings with its successor. But it is no new idea that man's chief advantage over the brute creation lies in his preliminary disadvantage. Even in regard to merely bodily endowments Darwin has said "it might have been an immense advantage to man to have sprung from some comparatively weak creature."

The elementary interests, those which first start us on our journey, are of course those which we share with the rest of the animal world; in the primitive needs, appetites, desires of the physical life are rooted the activities which may lead us to the higher levels of intellectual and spiritual life. Whether

they will do so or not in the case of any individual depends upon many things. The way has been left open by Nature; at his first start in life the human being is free from the tyranny of definite instincts, free to work his way with open eyes out of the primitive cycle of the appetites into the infinite world of interests. That many never utilise their freedom, but remain at a level hardly above that of the animals, is the problem to be explained. So far we have determined one essential condition of progress—that there shall be difficulties to overcome and freedom to overcome them.

We begin to realise also something of what is meant by saying that man is a mind. His actions (and actions are the essential expression or realisation of every living being) are not the blind impulse of the body, but are controlled by the foresight of the mind, are the issue of thoughts which come before them, as well as the cause of thoughts which come after them. For him the future and the past are both contained in the present: he remembers the past, he foresees the future, and by memory and foresight he guides his present action. In so far as this is not the case we “would very fain see what difference there is between him and a beast.”

INTERESTS.—“He who lets the world, or his portion of it, choose his plan of life for him, has no need of any other faculty than the ape-like one of imitation. He who chooses his plan for himself, employs all his


faculties. He must use observation to see, reasoning and judgment to foresee, activity to gather materials for decision, discrimination to decide, and when he has decided, firmness and self-control to hold to his deliberate decision " (Mill, *Liberty*, chap. iii. p. 34).

If we drive our contrast to extremes, and say that the animal has instincts and no intelligence, while man has intelligence and no instincts, we shall not only falsify our position by exaggeration, but shall lose sight of very important clues in our investigation.

All lovers of the animal world repudiate the idea that they are automata, working only as machines, incapable of intelligent action. They know that they can learn from experience, can endeavour, fail, or succeed, and that in part of their life at least they seem to approach near to the level of human intelligence. On the other hand, we see that much of human life is the outcome of blind impulse, much of human disaster due to sheer lack of intelligence; while many human wrecks are on a plane lower than that of the nobler animals—a plane where they seem incapable either of learning from experience or of making any plan for the future.

How then shall we proceed to modify our contrast so as to bring it into correspondence with reality?


First we may inquire in what sense it is true that animals are capable of intelligent action and of profiting by experience. If some difficulty presents itself to us for solution, there are two ways in which we may set about the task. The first is that called



by Professor Lloyd Morgan "the method of varied trial and error," which is continued until a happy chance leads to the solution; the second is that of considering the nature of the problem and its conditions, and thinking out the solution before attempting to realise it in action. The first is expressed in the nursery adage, "If at first you don't succeed, try, try, try again"; the second, in another nursery adage, "Use your head to save your heels." The first is the method of the intelligent but unreasoning animal, the second that of the reasoning animal.

We may illustrate the difference by an instance used by Professor Lloyd Morgan in his book on *Animal Behaviour*—the opening of a gate which is unfamiliar. The dog will instinctively leap at it, push at it, scratch at it, and if he persists long enough may chance to lift the latch and let himself through; the man will stand and look, and, when he has all the conditions of the problem fairly in his mind, will see the solution and open the gate, perhaps without any process of trial and error.

Further, should the problem become a familiar one, and the gate be used often, the dog may learn to open it as unhesitatingly as the man; the particular movement necessary becomes firmly associated in his mind with the opening of the particular gate, and to all outward appearance his action will be on the same level with that of his master. But if the conditions of the problem are varied, so that the fixed association fails, the dog will again be thwarted; he will have to pass again through the arduous



process of trial and error and reassociation of particular movements.

“ . . . The method of varied trial and error with the utilisation of chance success, is a lengthy and somewhat clumsy process ; but it suffices. Now contrast it with the procedure of a rational animal, such as man is or may be. When he is confronted by a difficulty he is not content to meet it by trying this way, and that way, and another way, anyhow, and trusting to chance to bring success, but he considers the problem in all its relations with a view to ascertaining the essential nature of the difficulty. For each attempted mode of meeting the case he has a definite reason. He knows why he does this and not that. He has a plan or scheme which he puts into execution. And if it fail, he is not content until he finds out wherein the failure lay. This enables him to plan a better scheme, etc. . . .” (*Animal Behaviour*, p. 145).

The process of trial and error, ending in failure or in solution by happy chance, never leads in the animal to the rational method of man. The happy chance and the successful result become connected in the animal's mind by the “Principle of Association,” so long thought to be the only principle of mental development. But the fact that the principle of association works most obviously and purely in those intelligences which never develop beyond a certain not very high limit, of itself suggests the necessity for something further. It is very strong in animal life, very strong in the life of imbeciles, and

doubtless very strong also in the life of rational beings. But we know that rational beings have a higher range of development open to them than that of dogs and imbeciles, and this is sufficient indication that a higher principle must be at work in their minds.

Those who maintain that the principle of association is sufficient to explain all mental development have found themselves forced to maintain also that man, like the dog, can achieve his ends only by the method of trial and error. Amongst all the actions which chance association suggests to his mind, he has no means of selecting except by trying one after another until he hits upon the one which happens to fit the occasion. They do not even hesitate to represent the author of a poem as selecting by this process of trial and error from amongst his verbal resources those which will satisfy the various demands of sense, grammar, metre, rhyme, rhythm, etc. But "the whole conception of constructive combination, as consisting in trial and error, and in selecting from a throng of suggested ideas which crowd in upon the mind merely owing to their conjunction in previous experience, is vicious. . . . The notion that Shakespeare first of all tried to express his meaning, and then sought for metre, and then for a satisfactory cadence, and then for unity of æsthetic effect, and that under each of these heads he went through a laborious process of sifting and selection, and that finally by these means the *Venus and Adonis* and the *Midsummer Night's Dream* came into being, is


a transparent absurdity" (*Analytic Psychology*, vol. ii. p. 61).

The absurdity is greater rather than less if we suppose that men proceed only by "trial and error" in the conduct of their lives. A method which may suffice tolerably well for the relatively simple problems which present themselves to the dog, is useless to a human being on any but the lowest planes of life, and even there would probably lead to rapid extinction in a "state of nature." The man who asks for a job at every door he comes to will in ninety-nine cases out of a hundred be forestalled by the man who goes straight to the place where his help is wanted. The merchant who should proceed by trial and error in buying his goods, or the builder who should try the same method in building a house, would have little chance of surviving. They must do the thing right, or at least approximately right, the first time.

Throughout human development it is always so. Amongst the thousand and one things which a person might do at any given moment, there are only one or two which will fit the occasion and help him onwards to the end he has in view. Why does he, generally speaking, hit upon one which is right, instead of making vain trial of all the others, as our friend the dog would do? At every hour of the day a man is called upon to take some decisive action, to do some definite thing, and if he is a free man, acting on his own initiative, then at any moment the alternatives open to him are numberless. But he will seldom

admit that his action, whether appropriate or not, was the result of chance trial; sometimes a man will make what is called a "lucky fluke," but generally speaking he will resent the suggestion as a slight to his capacity for acting rightly.

Perhaps the way in which a man is guided in his life and actions can best be illustrated by the principle which governs rational conversation. The words used by the man speaking at any moment, might suggest a hundred chance associations to those who hear him, any one of which might determine what they in turn would say. But what is suggested most strongly, and what therefore will find utterance in reply, will depend upon the subject of conversation, which practically dictates which of the many possible replies is the right one. For instance, the statement that sugar is good for children suggests, in the absence of any context, numberless remarks from the point of view of the doctor, the housekeeper, the jam-maker, the sugar-grower, the sweet-shop; and if cast out tentatively without previous reference it would be pretty much a matter of chance what response, if any, would be made. But if the conversation has opened upon the subject of taxation, or if it is merely that the sugar-tax is "in the air," then all subsequent remarks will be suggested and defined by reference to it, and the Chancellor of the Exchequer will be a more likely association than any of those previously suggested. Any one who intervenes in a conversation in ignorance of the ruling topic, and merely "tries" to hit upon an appropriate remark,



letting himself be determined by chance association, betrays himself at once as talking at random. Any one, again, who is unacquainted with the particular conditions of the problem under discussion, will find it impossible to make relevant answers, or definite contributions towards its solution, by trusting to happy chance. He may try with wearisome perseverance to say the right things, but without making any progress, unless he takes the trouble to make himself familiar with the subject, to study its conditions; then he will no longer have to seek the right thing to say—the discussion will itself suggest it.

The manner in which rational action is determined and rational life carried on is essentially analogous to this. There are a hundred ways of action open at any moment; the one which is relevant, appropriate, right, is dictated by the interests which predominate in the man's mind (*not* necessarily his own interest in the selfish sense). Without such interests to guide him he will be as much lost as the person who seeks to join the conversation without knowing the subject; he will have no clue to follow, and his action will be mere random guesswork. And if he has some interest in his mind, some object to attain, and yet feels uncertain and inclined to experiment on the chance of a lucky hit, it means that he has not really mastered the situation as it already exists—the conditions of the problem before him. If a chess-player is confronted with a problem, and told to supply the rest of the game, he must first know what the end is at which he is to aim—say black to

win in three moves. Then he will supply the moves in question. Not by trying every possible move with every piece on the board—the tyro may do that for a week without hitting on the right solution; but by seeing the situation as a whole which of itself suggests the missing steps to the end in view. In this case the guiding interest is a definite and simple one; the difficulty lies in the greater or less complication of the situation which has to be mastered.


Every practical problem is of this nature. There is a result desired to which the situation does not yet correspond, but which is dictated by the man's interests. What is the missing factor which will produce what is wanted? What is the next step to take? To the man of practical ability with some object in view, the situation, seen not scrappily or dimly, but as a whole, itself suggests what is wanted to complete it, or the next step to take. If he is in poverty he does not hang about waiting vaguely for something to turn up, but seeks for work; and having determined to work, he does not apply indiscriminately wherever his feet may lead him. He sets himself to master the situation—in this case his particular corner of the labour market; and the situation seen in this way will suggest to him the appropriate action.

There are, of course, people who never do see situations in this way as a whole, but always as scraps, disconnected scraps without meaning; and they naturally are ever in the condition of not know-

ing what to do. From their point of view, one action is as good as another, or rather as meaningless as another; they drift into difficulties and out again; something turns up or something doesn't turn up; they try this and that and the other, and once in a hundred times they make a lucky hit, and somehow stumble along to the end. Life for them has been a succession of days and nights filled with a meaningless jumble of scrappy experiences. And as the kaleidoscope brings some sort of significant pattern out of scattered scraps of glass by merely repeating the insignificant detail, so the recurrence of times and seasons brings some kind of unity into the scattered detail of these lives; but of higher meaning and purpose there is none.


If we look for the factor which gives the power to see things steadily and see them whole, and which distinguishes the rational life from these chaotic wrecks, we shall find it in the "interests" of life as distinct from its appetites.

The wise teacher taking charge of a child would ask, not "What does he like to eat?" but "In what is he interested?" So, too, with a new acquaintance, we feel that we know nothing of him until we know his interests; for it is they which will rule his actions and make him in turn an interest to us. They are at once his clues through life, and the bonds which unite him to other men. They dictate to him what he will do at every moment of his life, and place him above the sphere in which life is a mere recurrence of trial and error and happy chance.



But suppose that a man simply has no interests? He either is or is not interested in something; and if he does not happen to be interested—why, that is all. He cannot force himself to be interested in a world which happens not to interest him. Is he therefore to be condemned to the meaningless life we have suggested? The difficulty is a real one, and the answer would tend to the affirmative. It is only a mind already highly developed which can force itself to find interests in a world which seems barren of them, or, as is more common, to seek them in another world. But what a man can with difficulty do for himself is largely done for him. The whole course of social development, its meaning and function in the life of man, has been to force him into those relatively permanent interests which enable him to see the facts of life in reference to some meaning, and which guide his conscious actions to reasonable ends.

Human life has its roots in appetites and desires which are as instinctive as those of the animals in the sense of being blind impulses of the body. They form the original driving power of life, but they lack guidance, and, left to them alone, man is drifted and tossed through life like a derelict upon the waters. For the appetites afford no permanent and growing interest; they are recurrent only. At every satisfaction they cease, and recur again on the same level as before; they have no principle of development in them, and if the activities to which they stimulate lead to nothing further, they too will contribute




nothing towards raising the agent above the level of animal life. A man may eat a hundred dinners and be none the better for it except in weight, unless the process of obtaining his food has driven or led him into the acquirement of some art or skill. Then, indeed, he will have acquired a clue through life, will have planted his foot firmly upon one of the paths out of the lower cycle. The man who has to earn his living can never be entirely without interests.

In family life, again, in the making of the home and in the care of his children, man finds another powerful interest by which to guide his life. The prolonged helplessness of human infancy as compared with that of other animals, necessitating more or less permanent attachments into families, is another of Nature's devices for drawing man out of the tyranny of instinctive life. When organised and refined by society into the institution of the family as we now know it, it forms a permanent interest not only open to every man, but into which every man in a civilised country is born, and which is strong enough to control and guide his life to the end. To remove that interest (without substituting others) is to take from a man his easiest and most natural means of emancipation from the narrow cycle of the lower life. No stronger proof of the guiding power of family responsibilities need be urged than the life led by the "tramp," who has cut himself adrift from them, and who wanders through the world aimlessly and without a clue, following always the impulse of the moment because he has nothing else to follow,

and trusting to the chances of a beggar's life to supply his narrow round of wants.

And it is characteristic of the interests which guide a man's life, that if he is free to follow them out they lead him progressively on to other and wider interests still. Even if it is only his own life as a whole in which he is interested, that is a step far beyond the stage where all he cares about is the immediate gratification of the moment, and, in his effort to make it all consistent, will bring him into closer and more organic union with his fellows. More probably it will be his care for his family which first opens his eyes to the future, and lends it an importance previously ascribed to the present only. The great working-class institutions of England bear impressive witness to the power of this foresight, as well as affording a most important interest and education to their members.

It is, then, through his interests that man gains the guiding power which definite instinct supplies to the lower animals. It is true that he shares with them also the faculty of intelligent guesswork; but the method of chance trial and error is too uncertain and cumbersome to serve as a guide through the delicate complexities of social life. A higher faculty, that of understanding the situation and carrying it out by rational purpose, is opened up to him by the interests which carry him beyond his momentary appetites and satisfactions. His ideal of what a man's life should be, or of what a family should be, or of duties to his fellow-workers or fellow-citizens,



show him at every turn in life what step to take next. His instincts of self-preservation, of sympathy, of love, supply the impulse to action ; but for guidance he is absolutely dependent upon the acquirement of definite interests.

If it is objected that our guidance through life depends upon the acquirement of good principles, that these are sufficient, and that these can be taught to every one in school, the answer seems to be that Principles in this sense are so generalised as to apply to all walks in life, and for that reason cannot guide detailed action in any walk. "It is right to be honest" : that may prevent me from being a gambler, or smuggler, or thief, but will not tell me which of a hundred honest trades to practise ; it will tell me to restore lost property to its owner, but not who the owner is. "It is wrong to be idle" : but that will not tell me which particular piece of work I should do this afternoon. Nothing but my interests can dictate that ; the interests which have brought me up to this particular point in life from which they show me the next step with unmistakable clearness. Without them the vague instruction to be good will have at best a negative value, and will be likely to fail even of that if a definite interest presents itself on the side of evil as opposed to the barrenness of abstract virtue.

"The Hell to be endured hereafter, of which theology tells, is no worse than the hell we make for

ourselves in this world by habitually fashioning our characters in the wrong way. Could the young but realise how soon they will become mere walking bundles of habits, they would give more heed to their conduct while in the plastic state. We are spinning our own fates, good or evil, and never to be undone. Every smallest stroke of virtue or of vice leaves its never-so-little scar" (James, *Psychology*, vol. i. p. 127).

It is by interests, then, that the rational life is organised and made rational; and the way to the acquirement of interests has been left open to man by the absence of the instincts which dominate the life of the lower animals. And to the acquirement of interests man is driven in the first instance by the pressure of physical needs. Why is it that, since the elementary conditions are the same for all, it yet happens that some fail to acquire interests, and so never get their start on the upward path?


What instinct does for the animal, that habit tends to do for man, both for good and for evil. By habit the body can be taught to act "of itself"; that is, without engaging the attention of the mind to direct its movements. All the merely routine part of walking, speaking, using our hands, even of such complicated processes as dressing and eating, can with safety be left to the trained muscles of the body; and the mind having given its general instructions, is free to attend to other matters. In proportion as the means we take to any end become easy and familiar, they become habitual and

unconscious, in so far as each step ceases to attract special attention to itself. To renew the simile we used of instinct: we are travelling by train, quickly and surely, with little chance of losing the way, but also with no chance of opening up new ways. And of course it is an immense gain to be able in this way to hand over the routine parts of life to be carried on by the automatic action of the body, always provided that we do not leave the mind unemployed. We all know the kind of dazed and unintelligent state of mind apt to be induced by railway travelling when our sole occupation has consisted in passively letting events and objects rush past us in a medley. Very much the same kind of consciousness must be experienced by those whose lives are wholly swayed by the habit of the body, when it has taken the lesser interests from a mind which has not yet acquired others.

The whole question of habit is one of training and education, and, so far as concerns the habits of the body, has long been accepted as such by parents and teachers. But no less important is the question of the habit of mind in a wider sense than that in which it is ordinarily used. How is a child taught to bear himself towards the events of his life? How, to take one instance, is he trained to bear himself in occasions of difficulty? Has he only to appeal to some older and more powerful person to find all difficulties eased away for him and the rough places made smooth; or is he taught to face his difficulties for himself, and overcome them by his own efforts? Upon the habit

of mind thus acquired will mainly depend whether he will afterwards lead a life of dependence or of independence. The power of acquiring interests is itself largely a question of early training, and the mind that has acquired the habit of bearing itself intelligently towards life will be secured against the habits which would enslave it at a low level. It is one inestimable function of our elementary schools to inculcate habits of order and discipline and application ; but their work is only half done if they fail to impart positive interests, and the habit of taking an interest, to the minds under their charge. It is easy for a habit of doing what you are told to degenerate into a habit of doing nothing which you are not told ; or for a habit of being orderly in school to be accompanied by a habit of being disorderly out of school ; and then in the absence of definite interests we get the street-loafer and ruffian. One test of a good education from a social point of view should be the extent to which it trained minds to think out problems, to take the initiative, to observe the facts of any situation accurately, and then to act with some intelligent object in view.

It is to the acquirement of wrong habit, then, that we must look for one chief cause why progress is checked at a low level of development. It occurs, of course, in all ranks of life, and is a question of early training and education. But there is no doubt that its effects are felt most seriously when the life becomes subjected to habit, in the absence of progressive interests, amongst those in " poor circumstances."



The wrong habit need not necessarily be bad in the worst sense. Morally speaking, a habit of standing outside the public-house waiting for a friend to stand a drink, is not much worse than a habit of lounging in an easy-chair all day, waiting for a servant to announce the next meal; but it is much more uncomfortable, and probably more harmful to the community, inasmuch as such habits are infectious.

And it is a grave point, never to be lost sight of, that habits of self-indulgence can hardly ever be attended amongst the rich by the serious *economic* consequences which they bring to the poor. The punishment, if measured in the actual suffering which attends the faults and follies of rich and poor respectively, is absolutely disproportionate. But if measured by any other consequences, it is from no callousness or lack of sympathy that I should maintain that the advantage is almost wholly on the side of the poor. For them, at least, the descent into the slough of self-indulgence is not, in a normal condition, made easy, and they have every inducement to escape before it is too late. But in large towns it too often happens that the stimulus is removed for the poor as well as for the rich; and so there has come into being a class of persons without interests, moved to infrequent exertion by appetite alone, incapable of rational purpose.

It can hardly be too strongly urged that the power of initiative, of rational action taken for some purpose, is itself largely a question of habit. Those in whom the habit of dependence has been cultivated are

swayed by it throughout their lives. Whenever any crisis arises which is not already covered by habit, then the habit of dependence intervenes, and makes them appeal to some one else to make the mental exertion demanded. Under the sway of this habit it becomes as improbable that they will act "of themselves," as it is that the man who has acquired the habit of drink will refrain from it. It may be that absence of drink will force the drunkard to break his habit to his own salvation; and in the same way the dependent person may be forced to break his habit and assume the initiative by the refusal of others to act for him.

This habit of dependence may arise naturally, but not inevitably, out of the very institutions which are essential to the mutual support of individuals in society. Through all the earlier years of its life the child's attitude is necessarily that of dependence towards its parents; and the habit thus acquired may become so rooted that even when separated from their parents the man or woman may not be capable of doing more than transfer their dependence to another support. But the wise parent will see to it that, in some relations at least, the child shall begin at an early age to act upon his own initiative. Amongst the poorer members of society this takes place almost as a matter of course; except in abnormal cases of indulgence on the one hand and selfishness on the other, the economic pressure suffices to force the child into independence, often indeed prematurely. When there is no economic

pressure it becomes a matter of education ; and it is interesting to compare in this relation the long continued dependence of children in France, with their comparatively early independence in England.

But there is a kind of dependence upon the community which is essential to the whole mental development of man. It is to his social environment that he must look for that inherited knowledge and skill which the animal inherits in its physical organism. Every human being begins again practically at the beginning : nothing is his when he enters life of the vast acquisitions made by his ancestors. But he finds it waiting for him, stored in the social community into which he is born. In its language, its institutions, its knowledge, its skill, there awaits him the inheritance prepared for him. But he can enter into it only by way of conscious effort. He must learn and work and actively possess himself of all that he desires to partake in ; he must consciously submit mind and body to discipline, before the community will, or indeed can, yield his inheritance to him.

It is this condition attached to his inheritance which prevents man's natural and inevitable dependence upon the community from degenerating into a *habit* of dependence. He must look to it for all possibility of mental progress ; but then, again, he must wrest its gifts from it by his own toil ; and just so far as he does so he is capable of rational independent life.

Of dependence in matters economic we shall have enough to say ; if not a mere symptom of a moral and

intellectual habit, it may signify little. It may even be accompanied by energetic independence in other directions which will be of the greatest value to the community. But to the majority of people the way to independence is opened by the necessity of earning a living.

How far does the routine of daily work have the same deadening effect as wrong habit? It is no doubt a question of degree; but there is a risk of assuming too hastily that routine is fatal to intellectual activity.

In the first place, routine may be only the framework within which the greatest mental activity is set. Some of the most original thinkers have practised a routine in their lives to the full as strict and as outwardly monotonous as that of the clerk or artisan. And on the other hand, the lowest type of human life within civilised societies is just that which is subject to no routine at all—the life of the tramp or vagrant. Routine, after all, is only such an organisation of life as will give habit the most opportunity of being useful to us. It is naturally the servant and not the master.

But, it is said, the routine may be so severe and so omnipresent as to cover the whole life, to absorb all the conscious powers, and to leave neither time nor energy for initiative. Again I urge that the routine is in itself only the framework, and that the important fact is what the framework contains. If the mind is capable of being interested in the work, it will not be less interesting for being regular.

But if the work is from its nature uninteresting, such as the mind cannot assist at, cannot take any intelligent interest in, but must merely accompany in a numb and dazed condition?

Work which answers to this description, which requires no mental initiative or exertion, can only be of the kind known as mechanical; of the kind, that is, which may sooner or later be done by machines. Meanwhile, in so far as it can be made purely automatic, and is not too fatiguing in its physical conditions, there is no reason why it should exclude rational interests—certainly in its intervals, and probably to some extent during its continuance. The mechanical occupation of the body is frequently more of an aid than a hindrance to mental activity. The real difficulty arises when, from whatever reason, the mind has failed to acquire interests, and from lack of material is entirely subjected to the monotony of the work. Probably this is often due to the excessive amount of such work, and physical fatigue is more frequently to blame than the mere fact of routine for the deadening effect in question; though even physical fatigue itself is often impotent to enslave the mind that has once gained its freedom in some rational interest. It should be noted that those who cry out against the monotony of any particular kind of work are more often those who are not themselves engaged in it. It is from the outside that routine has the most terrifying effect, because we have not the imagination to picture the inner life of those who are engaged in it. Routine, then, may be either good or

bad. It is only when the whole life becomes automatic to the exclusion of interests that it is dangerous.

One other bar there is to the development of the wider life, and that is the diseased condition of the body arising from over-indulgence of the appetites. Where the appetites are always clamouring, there is no room for interests. The habit of indulging in intoxicating liquor is the most prominent; but there are other habits, such as that of over-feeding, which are not less common, and hardly less fatal in their ultimate effects.

CIRCUMSTANCES.—There was current in my childhood an instructive story entitled *Eyes and No Eyes*, which related how two boys went for a walk, and when they returned were questioned as to what they had seen. The one, if I remember right, had no answer to give beyond that the walk had been very dull and stupid, and there was nothing to see; while the other was full of the interests of birds and flowers and insects. The moral was more obvious than it is the fashion to make morals now, but it was a true one. Our surroundings, wherever we may be, are full of incident and variety; whether the incidents and variety are perceptible to us, and which of them are perceptible to us, depends upon the power of sight we bring with us. It is a fact that we may note every day. To the inveterate town-lover the country is dull, lonely, uninteresting; the songs of all birds are alike, he knows only those flowers and

plants which he has been used to see in the shops, the sun is valued only for its effect upon his comfort, the rain deprecated in relation to his clothes, and the needs of garden or harvest do not exist for him. And to the lover of the country the town may be even more devoid of interest. The noise is confusion without significance, the people a crowd of meaningless strangers, of whose occupation and qualities he knows nothing; there is no growth or development which he can understand, and the loneliness is terrible to one accustomed to the sweet familiarity of Nature and the intimacy of the country life, where he knows the names and history of every one he meets.

The difference in each case is due to nothing external; the two move in the same world, and yet they make of it a different world, each for himself. Each selects from all the multiplicity of detail just those facts which are of interest to him, and it is these which are his "circumstances," the surroundings amongst which he moves and which affect his life. The others hardly exist for him, and influence him, if at all, only indirectly. Throughout our lives we are engaged in thus selecting from the infinite universe about us just what facts shall constitute our own little world, our circumstances; the rest we let go as irrelevant. Even of what comes immediately within our reach we are capable of handling a very small proportion, and have to let go, almost unheeded, far more than we can hold.

Shut two people of different interests up in a library of miscellaneous books, and watch how their

selection of reading will be determined. The whole library is open to both, but the books to which the one has recourse are objects of complete indifference to the other; and for the time being the books which they select will constitute their "circumstances." There are people, again, to whom every book is a weariness, and others to whom a room without books is a prison. "Difference of taste," it is usually called; and it just this difference of taste or of interests which is the chief element in determining a man's circumstances.


What is generally meant by a man's circumstances? In common usage, no doubt, something different from what we have been suggesting. When we speak of a man being in "poor circumstances" or in "good circumstances," there is probably in our mind some immediate reference to his money income. And yet it is not simply this. Of a struggling barrister and a comfortable artisan we should be more likely to speak of the former as in "poor circumstances" than the latter, even though his money income should be larger. His income in relation to his wants or needs seems to express more exactly what we have in mind, and that brings us back to the point of view from which we started. Even in so definite a matter as money income it is the man himself, his wants and interests, that determine his circumstances.

But, it may be urged, it is something different from this even that we mean by circumstances: it is the actual surroundings in which a man lives, the kind

of house he inhabits, the people he associates with, the food he eats and the water he drinks, the education and recreation he enjoys, and the work he is obliged to do. This is what we mean by the circumstances which make a man what he is, and mould his life, whether he will or no, for good and evil.

This is to give the word its widest meaning, and certainly not that in most common usage; but we will take it point by point and show how it is always the man in his selective activity who makes his circumstances, who chooses what his world shall be, even though he may let them afterwards mould his life by the habits they encourage.

And in the first and most important place let us put the people he associates with. "Tell me who a man's friends are, and I will tell you what he is," not because they make him what he is, so much as because he has revealed himself in his choice. However limited the circle of his acquaintance, a man's power of selection will always assert itself: he will always incline to those who appeal to him most strongly, and who they will be depends upon his own mind or nature. Nay, even the friend he selects will be different to him and to others; will show his best or his worst side, be a help or a hindrance, according as he values the good or the bad qualities in him. And it will be his own interests that determine his selection—interests of work or of play, of kinship or of childhood shared in common; it will be something in the mind of the man himself which chooses not only the people with whom he will associate, but the par-



ticular qualities of the people with which he will associate.

But the house in which he lives? Surely a man has little enough to do with that in these days of overcrowding; he must take what he can get, and be thankful that he is not driven into the workhouse.

Of course, if we assume that a man must live within a circumscribed area in which there is only one house empty, then we are forced to go farther and say that he has no selective choice, but must take that one house. Even in such a case as this it will not be long before, in the restless shifting of householders and tenants, the process of selection begins to make itself felt to some considerable degree. And it will be at work even more effectively and inevitably in a way which we shall note directly. At present we must urge that the assumption is one which is seldom justified to the full. In these days of tram and train and cycle, men are not obliged even to live near their work; and, as a matter of fact, generally do live at some distance from it—at any rate in the town. How far from it they will actually live depends mainly upon individual preferences: the weighing of a shilling a week spent in fares and fresher air, against a shilling a week higher rent and the proximity of a music-hall. If there were really no power of selection in the towns, the population would be a stationary one; as a matter of fact it is always on the move, trying now this district and now that, attracted to-day in one direction and to-morrow in another.

1

Those who live in quiet streets are those who like quiet streets; and if they do not like them, they soon change them to noisy ones.¹

And this brings us to a still more important point. A man's preferences not only influence his choice of home and locality; they will actively modify that home and locality to his liking if they are not already what he prefers. It is wonderful how short a time it takes for the home to become the mere reflection of the family that lives in it. A lover of cleanliness and order will bring cleanliness and order into the poorest home in the poorest neighbourhood, while a careless slattern or an idle ruffian would make havoc of the neatest of County Council dwellings, if the County Council ever gave them a chance. "The people's homes are bad," writes Miss Octavia Hill, "because they are badly built and arranged; they are tenfold worse because the tenants' habits and lives are what they are. Transplant them to-morrow to healthy and commodious houses, and they would pollute and destroy them" (*Homes of the London Poor*, p. 10). When people can be made to care for good homes and fresh air, they will insist upon having them whatever difficulties lie in the way. "One tenant—a silent, strong, uncringing woman, living with her seven children and her husband in one room—was certain

¹ A man's large family or low wages may at any given moment make it impossible for him to take the kind of house he prefers, but we must try to face these matters honestly. It was, after all, no matter of compulsion, but of his own choice, that he married young on low wages. It is unfortunately true that men choose circumstances which they are not strong enough to control, but it is none the less a choice.

‘there were many things she could get for the children to eat which would do them more good than another room.’ I was perfectly silent. A pleading, half-asserting voice said, ‘Don’t you see I’m right, miss?’ ‘No,’ I said, ‘indeed I do not. I have been brought up to know the value of abundant good air; but of course you must do as you think best—only I’m sorry.’ Not a word more passed; but in a few weeks a second room was again to let, and the woman volunteered, ‘She thought she had better strive to get the rent; good air was very important, wasn’t it?’” (*ibid.*). And so the woman made her deliberate choice of circumstances; a hard choice enough in this case, but decisive.

Again, change in the actual material surroundings of people is not only useless, *it cannot be made to continue*, unless the people can be made to take an interest in them, and deliberately choose them for *their* circumstances. “The importance of advancing slowly, and of gaining some hold over the people as a necessary accompaniment to any real improvement in their dwellings, was perpetually apparent. Their habits were so degraded that we had to work a change in these before they would make any proper use of the improved surroundings we were prepared to give them. We had locks torn off, windows broken, drains stopped, dust-bins misused in every possible manner; even pipes broken, and water-taps wrenched away. This was sometimes the result of carelessness, and deeply rooted habits of dirt and

untidiness ; sometimes the damage was wilful." The only remedy was found to lie in gradually making the people themselves take an interest in the place.

If we consider these two points, the actual though limited power of selection amongst existing houses, and the unlimited power of moulding the home to his liking, must we not admit that even in the question of houses it is the man himself who chooses and makes his circumstances ?¹ It is the same with our richer neighbours on a different plane. One will choose a narrow, dingy house in a fashionable quarter of London, another a roomy, sunny house in the country ; their choice once made, the "circumstance" will of course react upon them, but it is none the less their choice.

And so, too, with food and drink and recreation. Where these are monotonous the limitation is, except in abnormal cases, far more determined at the present time by the man's own limited interests and desires than by any external scarcity. If his interests were wider, the public-house and the music-hall would not be the only sources of recreation ; he selects these out of the many possible ways of spending the time because they are the only ones which appeal to him, attract his attention. Men who care for the country, for games, for reading, or gardening, on the other hand, are attracted by and choose these in defiance of all obstacles. One of Dean Hole's stories well illustrates this power of the man over the most

¹ The Co-operative Societies are solving the difficult question of supply by building houses for their members ; a striking proof of the way in which the working classes will achieve any end which they really care about.

stubborn surroundings. "The 'navvy' is not commonly a man of floral proclivities, but I met with a grand exception a few years ago in the leader of a gang then working upon one of our midland lines. When the work was done, and the band dispersed, he applied for and obtained a gatehouse on the rail, and to that tenement was attached the meanest apology for a garden which I ever saw in my life. Knowing his love of flowers, I condoled with him at the beginning of his tenancy; but he only responded with a significant grunt, and a look at the garden, as though it were a football, and he was going to kick it over the railway. It seemed to me a gravel-bed and nothing more. Twelve months after I came near the place again—was it a *mirage* which I saw on the sandy desert? There were vegetables, fruit-bushes, and fruit-trees, all in vigorous health; there were flowers, and the flower-queen in her beauty! 'Why, Will,' I exclaimed, 'what have you done to the gravel-bed?' 'Lor' bless yer,' he replied grinning, 'I hadn't been here a fortnight afore I *swopped it for a pond*.' He had, as further explanation informed me, and after an agreement with a neighbouring farmer, removed with pick and barrow his sandy stratum to the depth of three feet, wheeled it to the banks of an old pond, or rather to the margin of a cavity where a pond once was, but which had been gradually filled up with leaves and silt; and this rich productive mould he had brought home a distance of 200 yards, replacing it with the gravel and levelling as per contract."

But his work? Surely here one must admit that the man is the slave and the circumstance the all-compelling master? The dyer's hands are subdued to what he works in. He is what he does, and cannot escape from the reaction of his daily occupation. But is it not even more true to say that he does what he is? The potter's hands are soiled with the clay, but all the same he is shaping and moulding the clay at his own will and for his own use. It is not vain moralising to say that the important matter for man is less what he does than the spirit he does it in. Who that has ever worked at all does not know how a task at first repellent may be made attractive by the attempt to understand it more completely, or to keep in mind more constantly the end for which it is done?

Who sweeps a room, as to Thy laws,
Makes that and th' action fine.

One circumstance attends all of us which there is no avoiding and in which it would seem that we have no possible choice. "Wretched man that I am! who shall deliver me from the body of this death?" "Which of you by taking thought can add one cubit unto his stature?" Am I not tied to a body which I never chose and never would have chosen? My physical limitations shut me in all round; the most unintelligent man can settle the question of woman's inferiority by reference to the size of her brain. A blind man cannot compete with one who can see, a deaf man with one who can hear. And yet there have been a Milton and a Beethoven.

But they were men of exceptional strength of will and mental power. Yes, it was what they were that made their circumstances despite their disabilities; and so, if I myself am not "deficient," if I am not feeble-minded, or imbecile, or lunatic, it is always open to me to be too many for my body. Nay, to a large extent I shall even make it what I will. If I have a secret liking for the position of an invalid, I shall certainly be one sooner or later; if I admire the golf-player and athlete, I shall add to my chest-girth if not to my stature. My physical "defect" is a "circumstance" just so far as I allow it to influence my life, admit it within the range of my daily considerations, and no farther. It may influence my original choice of a profession, and thenceforward cease to have any determining influence at all. Or, if I choose, it may be an ever-present hindrance and sting.

And, indeed, the mere fact that on the circumstance theory we are tempted to regard so intimate a part of ourselves as something alien and external to us should be enough to suggest that it will not stand examination.

A man's circumstances depend upon what he himself is; but this does not mean that there is always a conscious choice, that he always *knows* he is rejecting one circumstance in favour of another. More often he is simply attracted to what interests him, and that depends upon what he already has in his mind. If he has no interests in the higher sense, then his appetites and habits will make his circum-

stances. If you want to change them from without you can only do so indirectly, by putting some new interest in his mind which will be a clue to guide his life, whether it comes through the affections, or the intellect, or religious emotions, through his work or through his play—the effect will be to alter his choice of what his circumstances, his world, shall be.

Now let us take the reverse of the picture, and assert that there are many who never have a choice open to them, who from the cradle to the grave are driven in one narrow rut without a chance of escape. Let us do full justice to the contention, and then consider whether still in the majority of cases it is not the absence of sight within the mind, of interest, that makes the prison, rather than any external force.

And first of the lives ground down by poverty. Here is the man with a large family, who can only earn his 18s. a week, and out of it must pay 7s. rent, 11s. a week to feed and clothe, say six or eight people. Little more than a shilling a week each. What chance has this family of recreation, or education, or even of proper physical development? Mere arithmetic forbids it, and shuts the door to the higher life.

Or here, again, is a widow, with little ones to support, working ten hours a day to earn 10s. a week. What chance has she and they? Are they not “white slaves,” ground down by their circumstances, and

driven by the fear of starvation as truly as any slave by the whip of his master?

And here are the young girls, passing straight from school into the shop and the factory, and losing strength and vitality in hard, monotonous toil, from which there is no escape but through the gates of marriage or of death. What choice have they? and how is it not true that circumstances mould their lives?

And the little children themselves, knowing the pinch of poverty from the day when the mother's arms are too busy to hold them, and their own limbs too feeble to support them: the children whose growth is checked from insufficient food and light, whose limbs are crippled from neglect, whose tempers are spoiled from injudicious training, and wills broken by harsh treatment—are not these the victims of circumstance? Enslaved for life, with never an opportunity of choice?

It is little wonder that these are the facts which most impress us in our contact with the poor. "What should we have been," we think, "but for the grace of God?" and by the grace of God we mean probably but for our happier circumstances, not the grace of God which moulds the heart from within. In which there is a quaint little underlying assumption that "we" in our circumstances are very much better than "they" in their circumstances. And so far as it is cleanliness against dirt, neatness against carelessness, sobriety against drinking habits, self-discipline against self-indulgence, the assumption is

justified. But that these are virtues to the full as common among the poor as among the rich, no one will doubt who has any real knowledge of both classes.

But are not "failures," broken lives, human wrecks, far more common amongst those who suffer poverty than amongst the rich? It is very much to be doubted. The rich are less in evidence when they break down, that is all; we must look for them not in hospitals but in "health resorts"; their feeble-minded, and lunatics, and imbeciles are cared for privately instead of in institutions; their ne'er-do-weels do not come upon the rates, but no one with a little experience will say that they do not exist. And it is natural that it should be so, for mere wealth or poverty have no power to make or mar a man.

Consider first the man with his large family to be brought up on 18s. a week. The economics of the position we will postpone, merely pointing out that there are few large families in the rank of unskilled labour where some of the children are not contributing to the family income. But it is the merest sentimentalism to say that this man has not made his own circumstances. He has taken upon himself a burden, without making himself capable of supporting it, and year after year he has gone on adding to it. What is the essential difference between him and the young fellow who waited till he had got into a good position or saved a little money, but one of choice? No "fault," perhaps, but something different in the man himself, not in his circumstances; and so

it is the man himself who must be changed if his "circumstances" are to be avoided.

And the women and girls, again : where must we look for the reason that they cannot earn enough to keep themselves and two or three children also if need be ? It is futile to say that the social organisation is at fault, and must be reconstructed throughout to improve their circumstances. They are themselves that part of the social organism which chiefly affects the circumstance in question ; and it is their sheer incapacity which makes and keeps them poor. What is the difference between them and their many sisters in the industrial world who can earn a good living ? One of knowledge and training mainly, *i.e.* a difference in themselves ; but often, too, one of deliberate choice. Who that has known the poor has not heard an offer of work met by, "I'd rather muddle along." There is no one so wedded to habit, and so swayed by likes and dislikes, as the untrained, undisciplined woman.

But it will be urged, allowing that all this is a question of character, still character itself is the outcome of circumstance. And though the grown man or woman may choose his own circumstance, yet the child cannot ; the child is ruled by circumstances which are purely external to his will, and the child is father to the man. It is the parents who train and influence the child from the very first, whose choice determines the circumstances of the whole family, not only of themselves ; so that the responsibility, if we are to make it a question of

responsibility, must always be thrown back to the preceding generation.

And this is true to the fullest significance which can be given to it. Not only is it the parents who choose nurture and clothing, shelter and air, for their children; but it is they who mould their wills, determine their habits, choose their interests. By control or want of control, by example, one might almost say by contagion, their influence is unceasing. So true is this, that little real effect can be produced upon the child at all except through the will of the parent. It will make comparatively little difference whether the child lives next door to a public-house or a church or a free library; the world he lives in as a child will be the world of his parents, and will be the most important element in determining the world he lives in as a man. Even in the matter of school discipline and education it is the attitude of the parent which will chiefly determine to what extent the child will profit by them. And so in the case of the untrained workgirl. Whether she will be put to learn a trade on leaving school, or will be hustled into the nearest jam-factory, will largely depend upon the choice of the parent. The school-manager who tries to influence her future must do it literally by the appeal to the minds of her parents, by "converting" them to the advantage of the one course over the other.

But this does *not* mean that we are entangled in a hopeless chain of cause and effect. The very closeness of the tie may carry with it our liberation.

For it must be remembered that the relation is a reciprocal one. The dependence of the child upon the parent is only the other side of the influence of the child as an interest in the parents' lives; and the more complete the dependence, the more powerful will be the interest as a controlling force. The compelling power of the needs of the child over the habits and interests of the parent will be the strongest possible security that the habits and interests which the child itself receives from its parents will be of the right kind—a kind, that is, to influence the child aright in his later choice of circumstances. It is an easy but insufficient answer to point out cases where the relation has failed, to show us children who actually are being influenced for evil by their parents. The relation fails of its regenerating effect not because it is too close, but because it is not close enough, because (too often owing to misguided interference) only one side of it is allowed to take effect. The child is left under the influence of the parents, but they are tacitly or openly divested of all responsibility towards it.

Again, there is always the possibility of other choice being opened up, and this is what the true reformer aims at. But the true reformer knows that he must begin with the minds, the interests, of the people themselves. How shall you ensure that a child as he leaves childhood shall choose the right kind of "circumstance"? You cannot do it, unless he already cares for those circumstances, has interests which attract him to them rather than to other o^r

the infinite possibilities of the universe. And in the vast majority of cases it is the parents who will have already determined what his interests are, what will attract him. If they have done the work wrong, you can only mend it by giving him new interests, by an appeal to his mind, by calling out his dormant powers of active choice, by opening his eyes to possibilities which did not exist for him before.

The economic limit exists, of course, for all of us, and for some of us greatly more than for others. Most of us have desires we cannot indulge, many of us necessities we cannot satisfy. But the limits fixed by our own vacant lack of interests is an infinitely more hopeless barrier to progress. The economic limits we may evade by our ingenuity, or break down by our capacity and energy; but unless by the "grace of God," or the help of our teachers, or the timely schooling of our necessities, we are powerless against the latter.

What is the best thing the community can do for its members? Pretty much what Nature does. To respond to their exertions when wisely applied—to yield to their conquest of her. But it can be kinder than Nature. It can safeguard to some extent the physical wellbeing of individuals from overwhelming disaster; it can equalise food supplies, ward off enemies, guard against fire, prevent, and to some extent cure, disease—always provided that it can secure the active co-operation of individuals. For though the community place its whole strength at the disposal of the individual, he may still decline to

avail himself of it. Further, by active, nay, even aggressive instruction and education, the community may open the eyes of the backward and induce them to enter upon new interests and responsibilities ; but the one thing the community cannot do is to “give” —gratis, without asking for any exertion in the taking—a good life, even a portion of good life, to its members.

CHAPTER I

THE ECONOMIC AIM

Production and Distribution—The business man's question, How to attain the maximum production?—Waste of power owing to defect in Distribution; some are unproductive because too rich; some because too poor—Waste through insufficient nourishment, through insufficient education—Paradox that aiming at necessities alone leads to deficiency in these—The wealth of the rich not necessarily produced by the poor—The philanthropist's question, What Distribution produces the greatest happiness?—How ensure that goods find their way to those most in need of them?—Bentham's propositions concerning relation of increase of wealth to increase of happiness—True only with serious modifications.

THE economic aim of a community is, in the first place, the development of its resources so as to yield a maximum of wealth, or desirable objects and services. It was this that earlier economists had primarily in mind when they studied *The Nature and Causes of the Wealth of Nations*; and from this point of view human beings are mainly interesting as agents in the production of wealth—as “labour.”

In the second place, the economic aim of a community is the distribution of its wealth amongst its members, in such a way as to make the whole produce as useful as possible.¹ This problem, the problem of distribution, it is which chiefly attracts attention to-day. We ask, not so much how does one country

¹ Sidgwick, *Principles of Political Economy*, p. 403.

become rich while another remains poor, as, "Why is one man rich while another is poor? Why do some measure their income in pounds and others in shillings? Why do some have to work long hours in return for their income, while others receive theirs irrespective of any work they do?"

But though we have changed the emphasis of our inquiry, the problem of distribution was always involved in that of production. For, inasmuch as man is one of the agents, it soon became obvious that his efficiency is as important as the fertility of the land or the power of a machine, and that his efficiency depends very largely upon the share of wealth that falls to him. In other words, the maximum of production is not indifferent to the manner in which the produce is distributed; and one of the problems of economics is to determine what distribution will tend to give the maximum production. From this point of view there are two main points to be considered: (1) the distribution must be such as will admit of the greatest efficiency of the worker; (2) it must not be such as will lead him to relax his exertions.

But there is another point of view from which the problems of distribution are different. Man is not only an agent in the production of wealth; he is also the consumer for the sake of whom wealth is produced, and it is conceivable that his interests as consumer might lead to an entirely different distribution. For instance, it is quite capable of being argued that for the sake of maintaining a maximum of production it is necessary to maintain also considerable inequalities

in distribution, both to admit of the accumulation of capital and as an incentive to labour on the part of the wage-earners. But from the other point of view, that of the "greatest happiness of the greatest number," it is argued quite as plausibly that equality of distribution must give the maximum of happiness, and is therefore to be aimed at. While, again, it is open to retort that, under this plan, production would be so much decreased and population so much increased, that the equal happiness of all would be at a lower ebb than the happiness of the poorest man under an inequality.

Another point to be noted in considering the problems of distribution, and one which has hardly received the attention it deserves from economists, is the importance of distinguishing between the actual proportion in which at any moment wealth falls to the different members of the community, and the manner in which the distribution is brought about. It is a distinction which is of especial importance in relation to any schemes for redistribution. For it is not a mere question of arithmetic which we have before us, in which the only thing which matters is that the division sum shall be correctly worked; but a far more subtle problem, in which—though the arithmetic may be correct—the answer or result will be entirely different according to the process by which we have arrived at it.

It is the problem of distribution with which we shall be subsequently concerned, and that problem covers the following questions :—

1. What distribution gives the maximum production?
2. What distribution is the most useful to all the members of the community?
3. What is the importance of the method in which wealth is distributed?

We may perhaps describe these questions as the business man's question, the philanthropist's question, and the statesman's question. Probably the economist would claim all of them; at any rate, he would fairly claim that his science is essential towards the solution of all.¹

THE BUSINESS MAN'S QUESTION

From the business point of view, if we are aiming at the greatest possible production of wealth, it is clearly desirable that every member of the community should work to the full extent of his powers, and that those powers should be as great as possible. If, then, there is anything in our distribution which defeats that end, it must be said to be so far wasteful. In so far, that is, as any are prevented by poverty from developing their strength and skill to the full, or, again, are prevented by wealth from using their powers productively, it may be fairly argued that a more equal distribution would be a more remunerative one. If all members of the community were using their

¹ It is interesting to note that formerly the tendency was for the economist to devote himself to the study of wealth, the philanthropist to the study of poverty. Now, by a curious reversal, the economists are turning their attention more to poverty, while the philanthropists are looking for the causes which make for wealth.

powers to the best economic advantage, the total result of wealth and services to be divided amongst them would be greater than when there are many whose powers of consumption are greater than those of production.

That waste of this kind does to some extent exist is indisputable. There are children whose parents cannot afford the nourishment and surroundings which would develop them physically; there are still more whose parents cannot afford the time and the money to develop their skill. And, again, there are many adults—more especially women—whose inefficiency is due to poverty. But great difficulties arise when we try to make any estimate of how great the loss is which is really due to these causes. A common method lately has been to assume that all the children in the elementary school who look sickly are underfed. The assumption is often made the basis for a strictly business appeal to the public, on the ground that a hungry child cannot learn, and that free schooling is wasted unless accompanied by free meals. But the numbers arrived at on this basis are quite unreliable; children look sickly for many other reasons than lack of food; and where they really are insufficiently nourished, it is more often from the ignorance of the parents than their poverty.

Similar difficulties apply in using the more reliable statistics concerning the comparative development of children from different classes of society. Very striking results were obtained some years ago from an anthropometrical comparison of the children in

different schools. "Among the general population, boys in public schools are the tallest for their age; next in order of height are boys in middle class schools; after them the children in elementary schools and military asylums; last of all are the children in industrial schools. Between the children in public schools and the children in industrial schools there is a difference of no less than 5 inches. . . . According to the report of the Anthropometric Committee of the British Association (1883), industrial schoolboys of the age of fourteen are nearly 7 inches shorter of stature, and $24\frac{3}{4}$ pounds lighter in weight than juveniles of the same age in the general population."¹

Suggestive as this difference in development is, it cannot be entirely attributed to difference in wealth. The children who find their way to the industrial schools are by no means always the children of the poorest parents, though they are probably the most neglected; and other causes are responsible for arrested development, as well as insufficient food. But it goes to bear out the contention that much of our human material is wasted for want of mere nourishment; that our wealth is not distributed in a way to bring out the full working powers of every member of the community. Even apart from measurable differences in development, the efficiency of the worker depends very largely upon the actual food he eats; a commonplace fact which is apt to be overlooked, but which is strongly corroborated by comparisons between the wage-earning powers of the people of different

¹ W. D. Morrison, *Juvenile Offenders*, pp. 93, 94.

countries. "In manufacture as in agriculture, wherever energy is given out, the well-fed labourer proves superior to the under-fed. . . . The peoples of southern countries who, when under-fed, have not the habit of taking alcohol or other stimulating substances, call in the aid of repose, drowsiness, idleness, by the help of which they follow a regimen which would otherwise kill. Eastern drowsiness, which sometimes looks like actual lethargy, and the drowsy idleness of the southerner, are really never anything but the effects of insufficient nutrition. . . . An Englishman eats more and better than a German, he works more and better than a German; an American eats more and better than a German, or a Frenchman, or an Englishman, and works more and better than any of them."¹

It is still more impossible to measure how much our higher productive powers are wasted, owing to want of education. It by no means follows that the boy whose parents can afford to keep him long at school is getting a better training than the boy who has to go to work early; but there is much of the highest kind of work—work which is most important to the community—which demands a period of training far longer than most parents can afford to give, and to that extent the country suffers from the poverty of some of its members. Perhaps an equal waste is incurred when the training is given to those who are incapable of utilising it; and every movement which makes it easier for the young to develop their powers

¹ Professor Nitti, "The Food and Labour Power of Nations," *Economic Journal*, March 1896.

in the direction most suited to them tends to diminish this double waste.

But the most impressive instance of waste takes place in what we may call the woman-power of the community. More of it is due to poverty than is the case with men; for if parents have to choose between spending money on a son or a daughter, it is invariably the son who is preferred. But still more is due to the prejudice which considers it either unnecessary or undesirable to cultivate a woman's powers, a prejudice which is only very gradually breaking down. And the harm that is done to the community by this particular branch of waste is of a kind to multiply itself indefinitely. The lack of training to skilled work reacts upon the physical condition of the women, both through the exhausting nature of the rough work which they are forced to do, and from their inability to earn sufficient to keep themselves strong; and this physical injury tells inevitably upon the strength of the next generation. From a business point of view no form of waste could be so bad as this, and there is none which is so considerable at the present day.

We cannot, without exaggeration, attribute all the inefficiency—even of the poor—to their poverty, any more than we can without exaggeration attribute all the inefficiency of the rich to their wealth. It is oftener the case that both poverty and inefficiency alike are due to some more deeply rooted cause, to a diseased mind or body which no merely physical nourishment or training can ever cure, or to some

social prejudice. Still, it is impossible not to believe that even from a business point of view a more equal distribution than we have at present would be a more economical one by promoting a greater efficiency of the worker.


Against this view we must weigh the opposite argument that greater equality of distribution would so relax the energies of the wage-earners as to greatly decrease the total production of the country. Some help may be got from statistics in considering this argument. During the fifty years ending 1883 the average income per head of the wage-earning class rose from £19 to £41 $\frac{2}{3}$; and during the same time the national income was doubled. The greater proportion of the increase went to the wage-earning class—that is, there was greater equality of distribution, without any relaxation of energy sufficient to check production.¹ Further, if the equality were complete—that is, if the total income of the country were divided equally amongst all its members—the share for each would be an amount so small that we can hardly conceive of it as inducing any great relaxation of energy.

Averages do not, of course, tell the whole story. The skilled artisan, who already earns good money, and is able to train and nourish his children properly, would not find his position greatly improved by such a division, nor yet be likely to relax his exertions. The unskilled labourer, on the other hand, would find himself in an entirely new position; and what

¹ Giffen, *Essays in Finance*, second series.

the ultimate effect upon him of the change would be requires the consideration of very various forces. It is not too much to say that it would depend chiefly upon the way in which the re-distribution was effected. Without considering that, it is impossible to say whether his economic efficiency would be increased, or whether it would be diminished from relaxation of energy.

But even the business question of the effect of Distribution upon Production cannot be argued solely from the point of view of quantity. It would be a poor country of which the wealth consisted solely in food and clothing, however plentiful that food and clothing might be. Moreover, it is one of the paradoxes of economics that a community which confines itself to obtaining the mere necessities of life is always the most liable to fail even of these. Diversity in quality is essential even to the maintenance of quantity. But as soon as the diversity in the quality of Production becomes at all marked, it is obvious that it involves some inequality of distribution. The man who is training to be a doctor must pass through a longer unproductive period than the man who is to be an artisan; the artisan again than the unskilled labourer. The scholar must have more teaching and books; the man of science a more expensive apparatus. The artist and the poet need leisure and freedom from anxiety; the statesman immunity from the pressure of his own personal wants. And in so far as the higher kinds of Production are based upon inequalities of Distribution, it



can hardly be denied that the community as a whole benefits by them, and obtains a kind of production which could hardly be obtained otherwise.

Before passing to consider the problems of Distribution from the point of view of the consumer, there is one widespread prejudice which ought to be fairly faced. Is it true, or how far is it true, that the wealth of the rich is produced by the poor? In the old feudal days, when the wealth of the rich was wont to consist chiefly in a superabundance of food, actually produced by the serfs, there was much truth in this point of view, and it is clear in what sense the rich were said to exploit the services of the poor. But it is far from obvious what is the exact meaning of the same statement at the present day. We find the question put in this form in the introduction to Professor Marshall's *Political Economy*: "Now at last we are setting ourselves seriously to inquire whether it is necessary that there should be any so-called lower classes at all—that is, whether there need be large numbers of people doomed from their birth to hard work in order to provide for others the requisites of a refined and cultured life, while they themselves are prevented by their poverty and toil from having any share or part in that life." The point which puzzles one here is that, just in so far as the workers are in any true sense "lower class," they are also incapable of providing the requisites of a refined and cultured life. These can only be provided by people who are themselves in some degree skilled, refined, or cultured. Nothing strikes one

more forcibly in studying the position of the lowest-paid workers than that they are almost always engaged in producing goods for the consumption of people of their own class. Their exclusion from the life of refinement is not due to their providing it for others, but rather to their inability either to contribute to it or to partake of it; and in proportion as their work becomes essential to that life, they themselves are able to obtain a larger share of it. But badly paid tailors are making cheap clothing that no rich man would look at; badly paid servants are rendering services which would not be tolerated by any one of refinement and culture; while the real requisites of refinement and culture, if by these we mean such things as art and music and literature, are produced by professional people who, however hard they may work, would be very much surprised to hear that they had no share in the life of refinement and culture. . . . "The classes engaged in this highly paid production very largely exchange among themselves. The architect, or surveyor, or merchant, pays high fees to the physician or lawyer; all of them in turn pay high fees to masters and tutors for the education of their children; the capitalist who receives a high rent for his houses in turn pays it away to the lawyers, doctors, or other professional men who live in them. . . . Much the same may be said of the superior class of artisans. The good things of which they obtain command by their labour are not the things which the masses of unskilled workmen produce, but the things which they and others of their own class produce. The

exchanges are mutual, and the masses of inferior workmen are out of it altogether. It is probable, besides, that as the consumption of every worker approaches very nearly his production, the condition of the production itself is that the worker should have an equivalent to consume. Strictly speaking, he could not produce at all at less wages than he receives. An artist or an author requires a certain medium; the 'production' of a clever engine-driver, or other superior artisan, would equally be impossible, unless with a certain command of food and other commodities; their nerves and brains would be unequal to the strain."¹

Perhaps the nearest approach to a real "exploitation" of the poor by the rich is in the case when an employer takes advantage of the needs of some class of worker to pay them less than their services are really worth to him, and so literally to grow rich at their expense. This is not a thing which can occur with the skilled labourer at the present day, and the workers in question will be engaged in rough production to meet the needs of people of their own class.

THE PHILANTHROPIST'S QUESTION

From the point of view of human beings, in their capacity as consumers, an entirely different range of considerations appears. The production of wealth is, after all, only a means to an end—the satisfaction of human wants; and in so far as it fails to achieve

¹ Giffen, *Essays in Finance*, second series, pp. 352, 353.

that end, Production is futile. If food is grown which no one eats, clothing made which no one wears, books written which no one reads, then food and clothing and books represent so much wasted time and toil. The problem of Distribution is, in the first place, to ensure that food and clothing and books, when made, find their way to the people who want them. Primarily, this is the work of the business man—the man who knows the markets, and takes his goods where he can get his price for them. It is his loss if they lie unused, and he will make every effort to find out the people who will buy them.¹

But, in the second place, the problem of Distribution is to ensure that the goods go to the people who want them *most*, and with that the business man is not concerned, unless, indeed, the people who want them most happen to be also the people who can pay the highest price.

If we leave out the consideration of ulterior effects, we should probably agree that the ideal distribution would be one in which each item of production went to the person most in need of it; for in that way the greatest satisfaction of human wants would be attained—the so-called “Greatest happiness of the greatest number.” In practice few people can resist the claims of a need which is greater than their own, when brought face to face with it; and in theory perhaps no one could be found to maintain that his own happiness was more

¹ This part of the work of distribution is generally included as a branch of production. I do not think any hard-and-fast line can be drawn between the two.

important than that of any one else. A distribution of wealth based on this principle would no doubt be very much nearer equality than anything achieved at present; but it would not necessarily be equal. For, though no one can measure exactly the intensity of one man's need as compared with that of another, there can be no doubt that needs do vary both in kind and intensity from one man to another. As compared with our present inequalities in income, however, these variations would be insignificant.

The reasons upon which theories advocating equality of distribution are generally based were formulated by Jeremy Bentham in two axioms. "These propositions are (1), that an increase of wealth is—speaking broadly and generally—productive of an increase of happiness to its possessor; and (2) that the resulting increase of happiness is not simply proportional to the increase of wealth, but stands in a continually decreasing ratio to it."¹


Taken by itself, the first of these axioms is only an argument for increased production of wealth, since it says nothing as to whether the increased happiness in question is to be got by accumulating the wealth in the hands of a few, and so intensifying their happiness more and more, or by distributing it amongst all. But the second axiom gives us very definite guidance on this point. If the gift of £100 to a rich man brings him less happiness than the same gift would to a poor man, then clearly the total amount of happiness will be most increased by

¹ Sidgwick, *Principles of Political Economy*, p. 518.

giving it to the poor man. From the point of view of the satisfaction to be derived from wealth, the most equal distribution will be the most economic, since the greater the amount of wealth possessed by any man, the less will be the happiness produced by an addition of any given amount of wealth. The poor man needs an increase more than his richer neighbour, and will need it more until he reaches the point where he is as rich as his neighbour.

This is the argument for equality of distribution, for dividing the national income equally amongst all members of the community, and, broadly speaking, it is incontrovertible. The poor man's needs *are* much more pressing than those of the rich man; a sovereign *does* mean much more happiness to him than to the richer man, and it follows therefore that—other things being equal—an equal distribution of wealth is from this point of view the most economic.

Can we then take this argument, add it to the business argument that greater equality would mean greater efficiency, and weigh the two together against the other business argument that greater equality would mean relaxation of energy and disappearance of capital? Even so, the weighing of probabilities is so difficult, that few thoughtful people would care to come to an absolute conclusion on the matter. But the problem becomes far more subtle when we approach what I have called the Statesman's Question, and have to consider the actual conditions under which at any moment a change is inaugurated, and the modifications in any given



result which may be produced by the methods employed to attain it. Even if we have weighed the arguments in favour of equality, and are convinced that it is the ideal at which to aim, we shall find, upon further consideration, that it is not a matter to be affected by simple division, but that the method of re-distribution is a matter of vital importance, not only to the possibility of attaining our ideal, but even to our opinion about its desirability. And this brings us to our third question.

CHAPTER II

THE STATESMAN'S QUESTION

How does the *Method* in which wealth is distributed affect the welfare of those concerned?—Increase of wealth sometimes involves moral and economic deterioration—Historical instances—The Benthamite axioms true only of a community homogeneous in its wants, interests, and power of handling money—Paradox that by gifts of money we cannot increase the income of recipient—Effects of subsidies on wages; of endowed charities; instances—Reason lies in low standard of wants and interests—Independence or starvation the motive to work?—Increased income brings degradation unless it brings also the knowledge how to use it—Whence is this knowledge derived?

THERE is an habitual reservation known as “other things being equal,” behind which the economist is forced to take refuge when the tissue of connected facts becomes too complicated for his consideration or exposition; but it is an expedient which affords no protection in the real world where it too often happens that other things are not equal. And even in the region of economic science, apart from any application in the world of action, the formula is a dangerous one. It is of course generally assumed that the other things which are to be equal are irrelevant to the purely economic issue, or at any rate to that part of the economic issue under consideration at the moment. But economic science is based upon human motives and actions; and it

seems likely that, the human mind being what it is—not a collection of big and little motives lying side by side and sometimes coming into conflict, but an organic whole in which each part is involved in every other—it seems likely that no analysis can ever break it up into parts which are irrelevant to each other, and that the economic issues themselves may suffer wrong in the attempt to isolate the motives from which they spring.

Let us look again at the first of the two Benthamite assumptions, the axiom that increase of wealth is productive of increase of happiness to its possessor. Measured by our commonplace expectations of what an increase of wealth would do for us in particular, this seems so profound a truism that we do not stop to question it. True, we can all point to individual cases among our friends where wealth has not brought happiness, and we are equally ready to assent to axioms about money being the root of all evil. But these are put on one side in economic studies as being the exceptions which prove the rule, and due to other things happening to be unequal, and not to any error of economic analysis. And yet the student of economic history can hardly fail sooner or later to come across instances in which increase of wealth has not only brought no increase of happiness, but has wrought the degradation, moral and economic, of whole classes of people. It was the case when, at the end of the eighteenth century,

the development of manufactures suddenly placed increased wages in the hands of the manufacturing class.¹ Eden, writing in 1797, laments that "a manufacturer² who receives high wages should, instead of spending his leisure hours in social and rational intercourse with his family and friends, so often devote a large portion of his earnings to intoxication and debauchery, to the manifest injury of his health and morals" (vol. i. p. 440). And again, he states that "it would seem that by far the greater part of inmates in workhouses consist of persons who have followed those occupations in which the highest wages are given" (p. 492).

The following passage from Toynbee's *Industrial Revolution* shows the same process going on with another class at about the same time :—"The farmers shared in the prosperity of the landlords ; for many of them held their farms under beneficial leases, and made large profits by them. . . . The high prices of the war-time thoroughly demoralised them, for their wealth increased so fast, that they were at a loss to know what to do with it. Cobbett has described the change in their habits, the new food and furniture, the luxury and drinking, which were the consequences of more money coming into their hands than they knew how to spend" (p. 92).

Another striking instance is to be found in the

¹ "At first, in fact, machinery raised the wages of spinners and weavers owing to the great prosperity which it brought to the trade. In fifteen years the cotton trade trebled itself ; from 1788 to 1803 has been called its golden age" (Toynbee, *Industrial Revolution*, p. 90).

² *I.e.* not an employer but an artisan.

history of the kelp-manufacture in the Highlands. "Kelp, as probably most people know, is a substance obtained from sea-weed. It yields 5 per cent of its weight of alkali or soda. The demand for it was due to the fact that high duties had been imposed upon barilla and salt, so that, though soda could be obtained more easily through their agency, yet in consequence of the high duties they could not be utilised for this purpose with profit. The manufacture became important about the year 1778. The yield of it amounted to about 20,000 tons a year; and during the war it sold sometimes for £20 a ton. In 1842 it had dropped to 30s. a ton. In the process of collecting and melting the weed irregular employment was given to a vast number of people.

"The Highlands were already in 1755 well peopled. The kelp trade brought a comparatively easy means of livelihood to their doors. It made them relatively rich, while they had neither an outlet for spending, nor the trained will that can spend properly. The kelp paid their rent; early marriages became customary, and the population increased apace. The farms were subdivided among crofters; and the race of cottars, settlers practically tenanting cabins but paying no rent, sprang up. Husbandry was neglected or impoverished by the subdivision of the land, and indolence became more than ever the characteristic of a people whose means of living were thus suddenly expanded in a strange and artificial manner in consequence of the imposition of certain duties by the central government, while they themselves

remained penned up on their coasts and islands. The tendency to recklessness was aggravated. The expenditure on a marriage or a funeral was often the ruin of a family, it was said; and to make recklessness more easy the people could rely on a diet of potatoes reared at a minimum expenditure of money, time, or labour" (*Poor Relief in Scotland*, C. S. Loch, pp. 22, 33).

Still another instance may be taken from the cotton industry as carried on in Lancashire to-day. ". . . The long apprentice system has had disastrous results on the standard of life in many of the cotton towns. An operative will frequently marry as a piecer, and his standard of life will then be based on a low weekly wage. Ten years later fortune may elevate him to the position of spinner, and his wage will be at once largely increased. By that time his standard of life has firmly set; and even if the increased wage comes earlier, the change is so great that the standard can seldom rise to it. Moreover, when he marries, his wife continues to work in the mill, and the half home life which this custom means tends to prevent the development of the full home life in later years. The result is too frequently deplorable waste and discomfort" (*Economic Journal*, December 1900, pp. 469-470).

If we come down to the present day, we find it stated as a matter of course in the *Criminal Statistics* for 1898 that the great increase of drunkenness in recent years is due probably to the increased prosperity of the country (p. 14)—a bold

statement, but one fully borne out by the experience of particular districts.

Instances on a large scale like these are corroborated in detail every day by those who have had much experience among their fellow-men; and the fact as we dwell upon it becomes striking enough to suggest that the "other things" whose inequality has such striking results (results which are indeed largely economic and in no way irrelevant to the issue) should at least be considered, and if possible explained. And when they are so considered, it appears that the formula that increase of wealth brings increase of happiness will have to be modified in some way, since no one will seriously maintain that drunkenness and demoralisation are equivalent to, or even compatible with, an increase of happiness. It would appear, in short, that increase of wealth brings happiness *only when the power to use it wisely is present*; that this power may be, and often is, absent; and that it depends upon a definite organisation of life by its interests. In other words, experience suggests what psychology confirms, that there is what may be called a "saturation point," varying with individuals and classes of individuals, beyond which they are incapable of handling wealth without danger to themselves of actual degradation.

The second Benthamite assumption, that increase in happiness is not simply proportional to increase in wealth,—in other words, that an accession of wealth brings more pleasure to a poor man than to a richer one; or, in scientific language, that the Final Utility

of Wealth decreases with its amount,—seems equally in need of modification, and for the same reason. Can it be truly said that an addition to the income of an artisan who can find no use for it but the public-house, brings with it more happiness than the same addition to the income of the clerk or governess or professional man, to whom it means books or music or travel? Is it not rather obvious that for increase of happiness it is poverty of interests which must be removed, and that for this purpose a *mere* accession of wealth is no guarantee?

In short, the axioms in question would be true only of a community practically homogeneous in its wants and interests and power of handling wealth. In a community where any considerable divergences in this respect are present as between the different members, they cease to have full force.

The axioms are no doubt most important to keep steadily in mind, as a most forcible argument in favour of a more equal division of wealth. The modifications we suggest seem equally important, as a warning against the dangers to be incurred on the way to that more equal division.

In considering how these difficulties are to be guarded against, I am doubtful how far one is still on what is generally regarded as economic ground. But ~~inasmuch~~ as the question involved is that of the most economic or fruitful distribution of wealth, everything which really bears upon that question would seem to be highly relevant to the economic issue.

Let us then proceed to consider in what way the *Method* of Distribution affects the results anticipated from it; and in order to do this let us first consider the cases in which those results have proved to be anomalous. There are two sets of cases which call for our attention in this respect: (1) Those in which the accession of wealth actually fails to increase the income of the recipient, and may even diminish it; (2) those in which the income is increased, but brings with it only degradation.

1. The first case is one constantly forcing itself upon those who have concerned themselves with the attempt to improve the economic position of their fellows; and their experience gradually takes the form of the paradox, that it is impossible by merely giving money to increase the income of the recipient. Experience shows, that is, that in ninety-nine cases out of a hundred the accession coming from external sources will be balanced, or more than balanced, by a diminution in other sources of income. It is a commonplace of observation that the young man who has "just enough to live on" assured to him from other sources than his own exertions, will be a poorer man all his life than the young man who has to rely entirely upon himself. It is more particularly the case among those for whom the "enough to live on" represents a very small money income. Whether the external source of his subsidy is charity, or the Poor Law, or an over-indulgent wife or parent, the

chances are that the income of the recipient would be larger if there were no such subsidy.

The same fact has been noted, though never sufficiently borne in mind, with reference especially to wages. It was so forced upon us at the time of the reform of the Poor Law that to subsidise wages was inevitably to lower them, that even now comparatively few can be found to dispute the point theoretically. Practically, indeed, it is persistently ignored with reference to women's wages, which continue to be largely depressed by charitable subsidies. The causes which bring about this paradoxical result in the case of large classes of wage-earners are rather more complicated than those at work in the case of individuals, but to a great extent they are the same.

The fact has been noted again by careful observers with reference to people and localities which become the beneficiaries of charities or Poor Law relief. Towns which are cursed with endowed charities are literally the poorer for them ; families are condemned to poverty for all succeeding generations because some wealthy Smith has left benefactions to all subsequent Smiths who are kin to him ; and there is no more potent way of intensifying the poverty of a district than by a lavish distribution of the funds collected by the rates. On the other hand, it is a matter of practical experience that a district may actually gain in wealth by the cutting off of external subsidies (of course, in one sense the funds raised by the rates are not external to the district, but to the

recipient they are). There are many modern instances of this truth ; here it will be sufficient to refer to a disinterested observer, writing at the end of the eighteenth century, and burdened by no modern theories (Eden's *State of the Poor*, p. 450) :—

That any permanent establishment for the relief of the poor has a tendency to increase the number of those wanting relief, and that a premium never operates with greater effect than when it is given for the encouragement of idleness, might, I think, be most satisfactorily proved from the example of places where there are ample donations distributed annually in aid of the poor's rate. Lord Kames gives two or three striking instances of the destructive effects of establishments of this nature. He says: "A London alderman, named Harper, who was contemporary with James the First, or his son Charles, bequeathed ten or twelve acres of meadow ground in the parish of St. Andrew's, Holborn, London, for the benefit of the poor in the town of Bedford. The ground has long been covered with houses, which yield from £4000 to £5000 yearly. That sum is laid out upon charity schools, upon defraying the expense of apprenticeships, and upon stock to young persons when they marry ; an encouragement that attracts to the town of Bedford great numbers of the lower classes. So far well ; but mark the consequence. That encouragement relaxes the industry of many, and adds greatly to the number of the poor. Hence it is that in few places of England does the poor's rate amount so high as in the town of Bedford. An extensive common in the parish of Chaily, Sussex, is the chief cause of an extravagant assessment for the poor—no less than nine shillings in the pound of rack-rent. Give a poor man access to a common for feeding two or three cows, you make him idle by a dependence upon what he does not labour for. The town of Largo in Fife has a small hospital, erected many years ago by a gentleman of the name of Wood, and confined by him to the poor of his name. That name being rare in the neighbourhood, access to the hospital is easy. One man in particular is entertained there, whose father, grandfather, and great-grandfather enjoyed successively the same

benefit; every one of whom probably would have been useful members of society but for that temptation to idleness.”¹

When we look for the causes of these results we shall find them in the complication of human nature. If the economic motive as ordinarily conceived were alone concerned, there is no obvious reason why the recipient of a subsidy should not accept it without relaxing his own exertions, and even find in it an incentive to further exertions. And this, of course, is what those who advocate such subsidies anticipate. If the economic position which a man can achieve for himself, by his own exertions, is far from being a satisfactory one, then to supplement it will surely serve as an encouragement and stimulus. If he had already got enough, no doubt the offer of more might lead him to relax and take his leisure; but then it is obvious that the people whose income we want to supplement have *not* got enough.

The argument is valid only when we assume that the individual's standard for his own life is identical with what we desire for him. It may not often happen that a man will admit definitely in words that any given income is “enough,” especially when there is any question of an appeal *ad misericordiam*; but in practice the assertion is constantly made.

¹ One can imagine the socialist asking what is the difference between these degenerate Woods and the many wealthy families whose ancestors have founded a house and left their descendants independent of toil. It is a pertinent question, and the answer to it is the solution of the problem we are considering. It may very well be that in some cases there *is* no essential difference.

Here is an instance where there is no question of an appeal *ad misericordiam*, but the simple acceptance of a certain income as enough. Girls who work at cigar-making can, if they choose (in a good shop), earn over 30s. a week. Their average earnings are very much lower; and when asked why, they say that 15s. is enough for all their wants, and that they do not choose to work hard for money they do not need (*Economic Journal*, December 1900, p. 571). The argument so far is a purely economic one; the disutility of work is weighed against the utility of the money, and at a certain low point more than balances it. Wider issues are opened up when we consider *why* it is that from their point of view 15s. is enough. It would be easy to show that it is not enough in any sufficient sense of the term: it is not enough to admit of cultured recreation, of sufficient house-room, of independence during sickness and old age; and yet for them it is "enough." The things we desire for them do not appear to them desirable, and therefore have no weight in determining their economic decision.

It is, then, what a man considers in practice enough for himself, not what we consider to be so from outside, which determines whether or no he makes any effort to get more; and what he considers enough depends upon the range of his wants. If old age and sickness do not present themselves to him as practical problems, if he takes little interest in his family, and has cultivated no expensive "tastes," then "enough" for him will be measured simply by the expense of

satisfying his appetites and supplying himself with clothing and shelter. If some one else supplies shelter and food, his income will be diminished accordingly. Of course, the expense of satisfying his appetites is capable of considerable variations; but if he spends heavily on them, though this may involve high wages at first, yet the physical and moral effect will soon undermine the power of earning, and the point beyond which it is possible to raise his income be permanently lowered.

Thus we find it one of the most difficult and unprofitable ways of investing our resources, to attempt to raise the income of a man whose wants have not passed beyond the stage of appetites, or whose interests are uprooted by our taking the responsibility of them on to ourselves. What comes to him from without will merely take the place of what he would otherwise have earned for himself. But the economic effect of such a subsidy is even more paradoxical than this, and in the majority of cases will not only fail to increase the income, but will actually diminish it. And for the following reason.

We are apt in our economic studies to find a man's motive for work in his desire to avoid starvation for himself and his family. It is the spur of hunger, we say, which leads him to weigh the advantages of so much meat and bread against the disadvantages of work. But in a community organised as most civilised communities now are, these elementary motives are seldom, if ever, at work in such a simple form. The alternative between

work and starvation is rarely presented, except in the imaginations of those who know nothing of the Poor Laws and charitable provisions of their country. What is presented is the alternative between work and dependence; and it is this alternative which is practically determining in all cases. It is the interest of keeping his independence intact which is the real stimulus to the worker, and which has led far more than any fear of cold and hunger to his progress. Now, if it were a mere question of weighing so much meat and bread against so many hours of work, it might very well happen that a subsidy, say of half the given amount of meat and bread, would lead to the reduction of the amount of work done to a half. At any rate there might be some arithmetical proportion involved. But where the motive to work is really that of maintaining independence intact, the case is quite different. There are no degrees in independence (though there are of dependence); a man is either independent or he is not; and when once this interest, which was the motive, has been broken down, the economic results are quite incommensurable with the amount of the subsidy which was the cause. The habit of looking for external aid, once initiated, will in all probability diminish the earned income by an amount far greater than the actual subsidies either are *or are expected to be*. And this because a definite stimulating and guiding interest has been annihilated—the interest of maintaining independence. (It is possible, of course, though very hard, to resume the interest, to make a “fresh start”; but it

can never be so powerful as when it covered the whole adult life.)

Do the same considerations apply to providing, not a subsidy to earnings while actually being earned, but the total maintenance for some part of the life; for old age, *e.g.*, when there is no longer any question of relaxing the exertions of the recipient? Will, that is, the anticipation of an old-age pension lead to a diminution of income from other sources? There is no reason to suppose that it will not, and for the same reasons.¹

In the first place, old age is a definite and admitted part of the life of man, and to introduce dependence into it is to break down the interest of maintaining independence intact quite as definitely as to introduce it into any other part of the life. And it is likely to have the same consequences. With the interest of independence gone, and the habit of looking to external aid introduced, the economic loss is not likely to be limited merely to the amount of the subsidy itself. It will affect the whole attitude of the mind towards the problems of life. If a man is to be maintained from irrelevant sources during the helplessness of old age, then why, in the name of consistency, not also during the helplessness of illness? and if during the helplessness of illness, why not at every other point in life when his economic position becomes difficult?

In the second place, maintenance, or partial maintenance, for the individual will generally act as a

¹ See p. 249.

subsidy to the family, and so far will definitely diminish resources which would otherwise have been forthcoming. There is no more familiar experience than that an allowance from some irrelevant source becomes merely a substitute for help previously provided from the exertions of relations and friends.

As a first step, then, in the consideration of the importance of the *method* in which a man's income comes to him, we maintain, that if it comes in such a way as to remove from his life a definite interest, it will have destroyed a source prolific of far more wealth and happiness than any external source is likely to be. It will take more out of the life than it puts in. And to maintain this is not to maintain any peculiar weakness or degeneracy on the part of those affected. Who is there so strong that his life is not broken when the chief interest it contained, the interest which guided and strengthened every action, is removed? No matter what it may be, to destroy it without at least substituting some better guide, is moral murder.

2. Our second set of cases are those in which the increase of income cannot well be avoided, but in which it brings no increase of happiness with it, and may even bring degradation.

The cigar girls, working by the piece, and able to do as much or as little as they please, prefer their leisure to high wages for which they have no use. In colliery districts in good times the same device is often employed, and work carried on for only part of the week. Generally speaking, where piecework is

the rule, and the workers are free to stop when they like, an increase of income may be counteracted in this way, and the leisure gained (if there is any means of employing it) be a definite addition to happiness and well-being.

But it may happen again that improvement in a trade leads, not to less work being done, but merely to more money passing into the hands of the wage-earners. *Primâ facie* that is all to the good, and in the majority of cases brings with it greater comfort and happiness. But, as we have seen, it is not always so, and the question is, Why? Why should it sometimes happen that economic prosperity brings with it a curse?

The reason lies again in the absence of interests which alone can guide a man in the use of the power which money has put into his hand. If he has no wise use for his money, he will use it unwisely; if interests are lacking, he will find public-houses at every turn to tempt his appetites. I have heard an old man boast that in his younger days he had earned £3 a week, and habitually spent £2 of it in drink.¹ It is only when what we have called the saturation point is reached, the point, that is, up to which he is capable of using money wisely, that an increase of comfort can bring degradation; but that point is still lamentably low with many of our wage-earning class. They have hardly broken through the cycle

¹ "When all possible deductions have been made, it is doubtful if the average family expenditure of the working classes upon intoxicants can be reckoned at less than 6s. per week" (*The Temperance Problem*. Rowntree and Sherwell).

of primitive wants, and have failed to get fairly started on the infinite pathway of "progressive desires," to acquire those growing interests which would make them secure against danger from any increase in wealth.

And the economic position, when once this downward path has been entered upon, is one which it is very hard to retrieve. It is a matter of sad experience that the man who has once fallen a victim to the drink appetite seldom regains his freedom; and a class that has fallen at some moment of prosperity may take generations of chastening to recover itself. Sooner or later the moral degradation must tell upon the economic position, if not of the original sufferers, yet of their children, through their impaired efficiency; and impaired efficiency, once inaugurated, propagates itself like a disease.


Increase of income, then, *must* be accompanied by the knowledge how to use it, if it is to bring with it any benefit. Nay, more, if it is not so accompanied it will be a curse. No man, and no class of men, can ever be raised, even from a purely economic point of view, by merely putting more money into their hands. It is true enough that it is the poverty of the poor which keeps them poor, but it is more often their poverty in interests and knowledge than lack of money.

Can the knowledge which is requisite be taught? To some extent, no doubt, it can, though hardly in the commonplace sense of putting pieces of knowledge from the teacher's mind into that of the pupil.

We might, no doubt, educate the children in the schools to take more interest in the "things of the mind," open their eyes to the world about them, and start them in life with a good supply of unsatisfied interests. Or, again, we might teach mothers and girls to take an intelligent interest in such simple and important points as the right way of managing a house and feeding children. But as a rule good management is cheaper than bad, good feeding than bad; and what we are seeking is openings for the wise expenditure of money.

The best teaching will not be that which is professedly educational, but will come in three main ways. First, it will come from the interests naturally involved in a man's own life, including that of his family. Secondly, it will come from the lives of those whom he emulates, and these will generally be those who, though living a wider life than his, are yet near enough to him for his comprehension. And finally, it will come to him in the best form from the claims which the community makes upon him.

1. When a man's life is left in his own hands, it provides interests which will carry him far. If he realises his responsibility for his children, and is eager to give them a good start in life, and if he is interested in maintaining his independence through periods of sickness and old age, there is little fear that any moderate increase in income will be more than he can handle. Guided by these interests, he will not only find natural and fruitful uses for his money; he will also find occupation and intercourse



for his leisure, which will act as the best of safeguards against the public-house. But, failing these, there is little wonder if he succumbs to the only attraction that offers itself.

Of course, these simple, yet fundamental, interests may involve the expenditure of widely differing incomes, according to the scale upon which life is carried on. Generally speaking, it will be safe to say that the scale upon which a man can most easily order his life will be that upon which he has been brought up; or to some extent it might be truer to say, the scale upon which his wife was brought up, in so far as his income passes through her hands. It is quite as difficult for a man brought up as an artisan to manage a large income well, if it comes to him suddenly and without a period of training, as for a rich man suddenly reduced to poverty to manage a small one. He will be dissipated or niggardly, or very likely both, because he will not have been trained in youth in the interests which should guide him.

2. But the best chance of permanent progress for any class is such a rise in its income as will enable it to emulate successfully the mode of life of the class just above it. No stronger incentive to energy can be devised than to feel within our reach a mode of life which has stirred our interest and admiration. The difference between the life of the unskilled workman and the skilled artisan is not so great but what the former can be guided by the latter if the chance comes to him; and so between most of all the infinite

gradations of our present society.¹ As a man's wealth increases he naturally looks for guidance in the use of it to those already trained in such use ; and though he may fail ludicrously in understanding the example before him, yet on the whole he does wisely. The time-worn story of the colliers who in times of prosperity provided their wives and daughters with pianos on which they could not play, is a case in point. The pianos were, after all, a better investment than unlimited drink, and could be turned again into ready money in times of pressure. It is probable that the worst cases of degradation from increase of income have been where the recipients have not been in contact with a superior class near enough to serve them as a guide.

3. The third main way in which a man gets the interests which guide his life is more relevant when we are considering a type of man already far on the upward road. Rightly or wrongly, I think probably wrongly, neither the community as a whole, nor the smaller communities within it, make any demand upon the services of their poorer members. I do not, of course, mean that they render no services, but that the interest consciously in their minds in so doing is their own. If a man indeed choose his work because of its utility to the community, and delight in it for that reason, then he is on the highest level of morality.

¹ The most obvious break seems to be between the artisan and the professional man, a break which by no means coincides with a difference in money income. It is an interesting question how far it is involved in the nature of their work, and how far merely traditional. I gather that in America the distinction between the interests and habits of the two classes is much less marked.

But it can hardly be said that the majority see their work in this light ; and in so far as they do not, they need some other stimulus to make them actively participate in the common life. Throughout the greater part of the community some voluntary service is expected from the individual, either by the State, or through local self-governing institutions, or by some other institution to which he may be attached. Whether by serving on juries, or as magistrate, as county councillor, or Poor Law guardian, as a member of church or chapel, or as a member of club, trade union, or co-operative society, there are few men who escape some claim upon them for service directly rendered to the community. But when we get to the poorest class, all this drops away, and the individual is forced back upon a life already barren of interests to take him beyond himself. Nobody expects anything from him ; even his religion makes no demand upon him, and for that reason has very little influence over him. I am convinced that the first step in the redemption of the class which is our chief difficulty to-day lies in what Chalmers called the "aggressive policy"—the policy of demanding from them rather than giving to them, of stimulating them, forcing them to take an interest in a wider life than their own. It is significant that the religions which have most affected the life of the very poor have always been those which have demanded from them active participation in their work.¹

¹ There is another class which is still almost in the same position of being excluded from the citizen's life. It is only lately that it is even permitted to women, and that in a very small degree, to take part in the

The essential point then for our argument is, that the power of using money should go hand in hand with the possession of it. And that power comes to us in various ways. We may get it from our early training, combined with the natural interests which enter into every man's life ; or we may get it through the ambitions and interests which come to us from seeing the lives of those about us ; or we may get it through the interests aroused by the demands made upon us by the community. Or, as we must strongly urge, we may never get it at all. If lack of training, or unwise benefactors, or bad laws and customs, cut a man off from his natural interests ; or if he finds nothing in the lives of those about him to emulate ; then he is helpless, and to put power into his hands which he cannot use is as dangerous as to entrust a child with an electric battery.

On the other hand, there is no limit to the ingenuity and persistence with which men will pursue their interests when once these have been fairly aroused. Who would have believed one hundred years ago in the magnificent institutions that the wage-earners have built up for themselves since the day when the State gave them back their lives into their own hands ? The prosperity which follows upon effort is established like a rock, because it is the natural outcome of what is in the man's own mind, it is relevant to the things he really cares about. The wealth

regular service of the community. It cannot yet be said that any services are definitely demanded from them ; and while this is the case, the majority of women will continue to show the same indifference to wider issues and the same self-absorption as that of the very poor.

which is irrelevant to a man's interests is like a quicksand to engulf him. (It should not be necessary, but it may be wise, to repeat that this is no argument against a more equal distribution than we have at present; it is merely an attempt to analyse the conditions under which such a distribution may be effective.)

CHAPTER III

THE SOURCE OF POVERTY

The "difficult" class—What is the Poverty Line?—Analysis of a "Poor" home—Natural and unnatural development of a family—The making of the "Poor"—Economic position of a class depends upon the moral qualities of individuals—What is the duty of community to the destitute?—What does the incapacity of a normal man signify?—Fallacy that unemployed class is inevitable under present system—"Work-fund" theory—Are the "Poor" necessary as objects of benevolence?

LET us in illustration look a little closer at the most difficult class that weighs upon the social conscience: those inhabitants of our large towns who are always hovering between Poor Law and charity and want, with spells of work and longer spells of no work; whose troubles all come "through no fault of their own"; and whose nearest approach to an interest in life is the hope of "something turning up." To a large extent, though not entirely, these are the people who fall below Mr. Booth's "Poverty Line"; and the amount of suffering they endure from time to time through cold and hunger and bad health is appalling.

And yet the amount of money which passes through their hands is not insignificant. I speak confidently, and with full knowledge of all the difficulties of a small income, when I say that there are comparatively

few families in London¹ through whose hands there had not passed in the course of the year sufficient money and money's worth to have made a life free at any rate from hunger and cold, and with much in it of good.² The Poverty Line means so very little when measured in money income, and so very much when measured in essentials. There is no fact more constantly and impressively borne in upon the minds of those who have seen many people in their home life, than that one and the same income will mean comfort in one home and squalor in another. In the one house we find cleanliness and neatness, healthy children and clean faces, a bright hearth and pictures on the wall, a portrait of the eldest son and a certificate gained by the eldest daughter on either side of the clock. Next door, where possibly more money is actually earned, there is dirt and discomfort, the remnants of one meal are confused with the next, the children are sickly and unclean, the grate is empty and the coal-bill unpaid, the clock and whatever other adornments there may have been are represented by a pack of greasy pawn-tickets. The mother has "no time" to keep things tidy, the father has no money to pay the bills, for what he brings home is already forestalled to

¹ I speak here of the normally constituted family. A reservation is necessary where we have to do with the question of women's wages; where, that is (from illness or death of the man), the woman is the wage-earner (see Chap. IX.).

² I am aware that this is contrary to Mr. Booth's opinion. But it must be noted in the thirty analysed cases upon which he relies in discussing the numbers below the Poverty Line: (1) that he takes the income for five weeks only; (2) that the earnings are only given as supposed, they are not verified, nor even stated with certainty (*Life and Labour of the People*, vol. i. chap. v.).

take out of pawn the clothes which paid the last week's rent.

Or take again the contrast between town and country. Why do we accept it as a sort of law of nature that in the country a man can bring up a family successfully upon half what is considered the Poverty Line in London? Any one can answer that question offhand. High rents in town, of course. But the high rent may come at the outside to 5s. more necessary expenditure in the town; and against that you must set cheap food and cheap clothing, or indeed to a large extent food and clothing gratis.

It is not the amount of money which makes the true Poverty Line—the more deeply you study and watch, the more strongly you will be convinced of that.

First, let us look at the woman's share of the matter. What is she doing, that she has "no time" to keep home and children clean? Perhaps she is at work, supplementing her husband's earnings, bringing more money into the house, and strengthening our conviction that the difficulty is hardly one of money at all. More likely she spends long hours gossiping with like-minded neighbours—shrill, futile gossip, which serves to pass the time as well as the afternoon calls of their wealthier sisters. She herself hardly knows why she is such a slattern; the "no time" is the merest shadow of an excuse which deceives no one. Often she is in bad health, worn out with bearing children, sickly from living in close, dirty rooms, anæmic from bad food. But that is not the

reason. Other women we know, so infirm that they can hardly drag themselves about, who yet have homes that any woman might be proud of.

No, the difference is more deeply seated. It is a difference of mind and character. If my poor woman heard me say that sacred word "character," her indignation would be beyond bounds. No one has ever had anything to say about *her* character. And, indeed, it is not likely that any one should; the point is just that there is so little of it to say anything about. Her home is the expression of the absence of all interests and ambitions; her children are not more neglected than she is herself; she has learned no lessons from past troubles, because she has always regarded them as mysterious afflictions coming without a cause, *i.e.* through "no fault of her own"; and she never looks forward to the future, because it never occurs to her that it has any vital connection with the present.

How has she fallen into this state of mind? It would be better to ask, Why has she never passed out of this state of mind? for it is the state of mind of the child with all the vigour and brightness of the child worn away from it. Let us consider some of the incidents of a woman's life which naturally tend to rouse interest and foresight and pride.

The first check to the careless buoyancy of girlhood comes naturally when she finds her mate. For both boy and girl the time between meeting and marriage is naturally one of new hopes, new plans, new interests, and ambitions. A fresh meaning is

given to the work which is to bring them together; the hard-earned money now means the plenishing of the home, the little store in the savings-bank against times of difficulty, the payment to a sick club for the man, the buying of a sewing-machine for the girl. No matter how small, how humble the home is to be, it is something of their own to plan and provide for, their first great interest in life.

And then comes motherhood. The months in which her hopes and fears are all centred round the little life to come; the fashioning of little garments, the tender provision for little wants foreseen—all teaching that patience and foresight and gentle skill of the mother which are never quite lost again. And then the pride in the growing family, in the little troop of hungry boys and girls, all dependent upon her for health and love and comfort. It is hard work at times to “make both ends meet”; but the burden has come gradually; each baby when he comes is “such a little one, he’ll make no difference.” And soon the elder ones can help with the younger, and in a few years more the eldest will be free of school, and the family income will grow to meet its growing needs, and in spite of all its burdens life has proved possible, and the girl has found her way safely through it by means of the interests it has brought her.

But what about our poor slattern, hopelessly lost in the muddle of every day? Has she not had the same interests, which have only served to drag her down into misery and irresponsibility?

She might have had, perhaps, but they have been spoilt for her from the outset. In the first place, she and her lad had none of that time of waiting and planning and providing before they married. They came of families which depended upon Poor Law relief and charity in times of sickness, and didn't hold with saving. No need to buy furniture, when they could take a furnished room, or buy on the hire system. And so they married at once, and started housekeeping on half a week's wages, of which the other half had gone to buy the wedding ring, and missed all the discipline and interest and delight of preparation. It is small wonder that a home so little planned for should be no care or pride afterwards. And the coming baby? Well, nothing can rob that of its interest the first time; but no need to fuss about it. The linen-box can be borrowed through the district visitor, and the nurse can be had from the lying-in hospital for nothing; and if unfortunately the doctor should be needed, there is always the parish doctor to be sent for. And as for clothes, they can be bought so cheap that it really is not worth while sewing; perhaps by skilful attendance at mothers' meetings they can even be had for nothing, if the rector's wife happens to have had a parcel sent from the Needlework Guild. And so the opportunity is missed, the interest lost, the baby when it comes is little more than a toy; the girl remains a girl, but without her buoyancy, and successive babies are merely successive occasions for calling in external aid.

And as the children grow, her untrained eye hardly notices that they are ragged and sickly and forlorn. It is first forced upon her attention when they bring back boots from school and tickets for free meals. But then her last chance of interest in them is broken down; for why should she be bothered with providing boots and three meals a day, when there is always a chance of their getting some at school? Poor mother, who has had the pains of motherhood without its joys, its worries without its responsibilities, and has missed long years of interest and pride and future strength by missing those first few years of planning and providing! She indeed is "below the Poverty Line," for she is a pauper in all that makes life worth having.

And the man? To some extent his work may save him; but with such a home we think him excused if he frequents the public-house. And mysterious ailments born of much drinking will fall upon him, and the parish doctor will be summoned again, and out-door relief will supplement the proceeds of the pawnshop, and debts will grow at the general shop, and back rent will accumulate; and when the man gets up again, it is only to begin the process of running away from his liabilities which will continue to the end. And through it all he will have missed the interests and companionship and assistance which should have come to him from his friendly society or trade union or co-operative store; for he has chosen instead the barren intercourse with Poor Law officials, with whom his sole interest is to make his need seem

as great as possible. Even as to his children, it will be hard for him not to fall into his wife's view of them as inevitable burdens, always in the way when he comes home tired, and making a noise when he wants to be quiet, the occasion of vexatious complaints from the school-attendance officer, and growing more and more troublesome as they grow older; until the friction at home becomes so galling that they leave home altogether, just when their earnings are beginning to be useful.

This, then, is how we manufacture our "Poor." By our crude belief that the Poverty Line is a question of money, and that by merely putting money or money's worth into a man's hands we can raise him above it. By our ignorant meddling which robs human lives of far more than we give in return. By the standing temptation we place before every man and woman to barter their birthright of independence for a mess of pottage. We have indeed played a very Jacob's part to our brethren.

Should we then do nothing? Must we stand by and never lend a hand to our brother in his difficulties? Is there no way by which the strong can help the weak, the rich help the poor?

How naturally that sequence runs off the pen! The strong help the weak, the rich help the poor! As if strong were synonymous with rich and weak with poor. If indeed we meant rich and poor to be in love and interests and knowledge: but we don't. We mean it quite simply and crudely to be a question of money. Surely there never was a time when

society believed so entirely in the power of money to effect all its good works for it.

The strong can help the weak, there is no doubt about that; they may even help the poor to be less poor; but money will play a very subordinate part in their work. They will approach the problem in altogether another way, for they will believe in the old teaching, "Seek *first* the kingdom of God."

What we are maintaining is this, that the economic position of any individual, or group of individuals, is so dependent upon qualities which are not primarily or obviously economic that the statesman's problem (that of the best method of improving the economic position of the people) can only be solved from a point of view which includes the whole mind and interests of the people in question. And by the statesman it must be borne in mind that we mean every one who is interesting himself in the problem, be he philanthropist or Poor Law guardian, district visitor or legislator. All alike must come to recognise that merely to put material benefits into the hands of passive recipients, without effort on their part, or without giving them also fresh interests and responsibilities, will not only defeat their own ends, but will even intensify the evil to be remedied. All economic problems are ultimately ethical, and it is neglect of this fact which has created a class of people in the community which becomes more hopelessly poverty-stricken in proportion as it is the recipient of

external aid, and which is indeed threatening the independence of the whole working class.

But, it may be urged, if there is a class in the community, if even there are individuals in the community who cannot obtain the necessities of life, it is obviously incumbent upon the rest of the community at any rate to keep them alive. From a merely economic point of view this course may not be justifiable, since we shall be maintaining unproductive consumers; but no greater blow could be struck at the feeling of unity which holds a community together than that a part of it should be allowed to perish for want while another part could have assisted and did not. A community which could regard with indifference such a state of things would be in even greater danger of dissolution than one given over to superficial sensationalism.

The fact is, that the community owes much more to its members than the mere maintenance of life; and it is by aiming so low that it achieves such deplorable results. The value of human life depends after all upon the exercise of human qualities; and to aim at the maintenance of mere life, apart from the exercise of these human qualities, is to court defeat of the worst kind.

Moreover, the community which has accepted this principle as ultimate has to guard itself very carefully against the growth of a parasitic class which may, in its absence of all higher faculties and qualities, prove a threatening danger to the common weal. In saying that those who cannot earn a living must be main-

tained by the community, no one means that we ought to maintain thousands of able-bodied men and women tramping the country in idleness, and getting free board and lodging in every town they come to; nor that we should enable the vicious and feeble-minded and immoral to propagate generation after generation whose chances of a useful life become progressively less; nor that we should encourage an enormous consumption of alcohol amongst those least able to afford it; yet these results and others as deplorable are present to-day as the natural outcome of the principle when crudely and thoughtlessly applied. The difficulty lies in determining what is meant by saying that a person or class cannot maintain itself, and whether the inability is final or removable.

The point is one of great importance. There are moments in every one's life when he is incapable of earning. The man who is stricken down with illness, and the tramp who presents himself at the casual ward at night, are both unanswerable when they plead that they can no longer earn and are in immediate need. None the less it may be true that the sick man might have made provision against his time of incapacity, and that by looking for work in the morning the tramp might have earned his supper and his bed. In so far as it is so, the community is actually creating the very inability which it pledges itself to relieve.

Where, again, any group or class declares itself incapable of self-support, the nature of the incapacity

needs to be very carefully considered if it is not to become unnecessarily stereotyped and perpetuated. The independence of the working class was undermined and its progress checked for half a century by the hurried assumption of the community that a period of great difficulty meant permanent incapacity of self-support. The progress of industrial women still continues to be checked and hampered in the same way by the unwise friends who insist that their incapacity to maintain themselves is rooted in the nature of things. But the incapacity of the normal able-bodied woman exists simply because the community has expected nothing better from her, and will continue to exist until the community does expect something better.

It is sometimes urged that the economic position of any class or individual at the present day depends upon forces quite beyond their control ; that the very organisation of society necessitates that large numbers shall be partially or wholly unemployed ; and that our whole economic structure depends upon this reservoir of surplus labour which can be drawn upon in times of pressure. It is urged further that to promote these classes or individuals to independence is only to abase others to their position ; that every man who is made capable and finds work does so at the expense of some other ; and, in short, that it is impossible to improve the position of any except at the expense of others. This being so, the difficulty is ultimate from the point of view of the individual character and capacity ; and either there is no solution of our social

problems, or it lies in such extreme measures as the entire reconstruction of our economic structure, or the definite assumption by the community of responsibility for the lives of its members on a much larger scale than it has yet accepted.

If this were really so it would be comparatively useless to consider the best means of raising the character and capacity of the poorest class to a higher power. The pessimist might well urge that if some one in the community has to live a degraded life, it is better to let those continue who are used to it, and in some sort content, than to cause another group to pass through the suffering of active deterioration.

But so far from this being the case, it is, we believe, true that the first and most necessary step towards solving the problems of to-day lies in just this question of the individual mind and character; and that to approach them in any other way is almost inevitably to aggravate them.

Let us put the question again. What is chiefly troubling our social conscience at the present day is the presence amongst us of a number of people whom we may call "very poor"—people who are badly housed, badly fed, badly clothed, and whose lives we have taught ourselves to regard as miserable and degraded. What is the remedy? How can we bring it about that they shall have a permanently greater command over the necessities and luxuries of life? The superficial remedy, the one almost invariably practised, is that of gifts—either of food, money, or clothing—from the private benevolence of the rich, or through

the public action of the State. But this is a policy which has no tendency to remove the evil ; rather it makes permanent and increasing the class of people who are not self-supporting.

The less obvious, but more effective remedy, is to approach the problem by striking at its roots in the minds of the people themselves ; to stimulate their energies, to insist upon their responsibilities, to train their faculties. In short, to make them efficient.

This policy, when urged (it is seldom tried), is met by the objection that there is only a limited amount of work to be done, that there are already as many workers as are needed, and that, if the people whom we make efficient succeed in getting work and maintaining themselves in comfort, others must be thrown out and fall into the ranks of the very poor. A fatal objection if it were true, and enough to justify the pessimism of its authors.

But it is an objection which does not stand examination for a moment. Let us say that the shoe-making trade is already supplied with workers, that the market for shoes is stocked, and will be overstocked if there are any more made ; and that it is the same with tailors and shirt-makers and all the other trades which supply the wants of man. Now we propose to turn our incapables into tailors and shoemakers and skilled workers of all kinds. Will not those in possession cry out against new men coming in to take their work and turn them out into the ranks of the unemployed ? Probably not, for there is a great fund of common sense as well as of

fair-play in the English workman, and he will see—what his black-coated advocate fails to see—that a new market for boots and coats and hats is opened up by every man who can earn enough to pay for them. The only difference is, that people who formerly gave nothing in return for insufficient food and clothing, are now able to give full value in return for good food and clothing, and whatever else they may consume. Wherever there are people in want, of whatever it may be, there lies the possibility of a new market and an increased demand for workers; the key necessary to open it is the efficiency which will enable them to buy by their services what before they only needed.

It is a curious instance of the power of language to mislead, which has led to this assumption that it is his work as such which the workman is anxious to guard against intrusion, that he prefers to see others idle if by that means he can churlishly keep to himself the grand prerogative of toil. Some few there may be who have this passion for work for work's sake, but to the majority its value lies in the claim it gives them to the services of others, the money in return for which others will be willing to work for them. And the more workers there are in the world ready and able to render those services, the more effective their claim will be; every man who is earning and spending is making it more possible for others to earn and spend also. It is conceivable that a comparatively small number in a community might succeed in monopolising the skilled work in their own

hands ; but if by doing so they reduced the remainder to poverty and idleness, they would have closed their market against themselves, and would soon find themselves working without return.

Every fallacy has its root in some truth ; and the truth from which this fallacy of a limited amount of work has sprung is the obvious fact, that at any given time there may be no more need of *some particular kind* of work. There never was a community in which every want of every individual was satisfied, in which, therefore, no more work remained to be done. But in every community it may happen that at some given moment some want is fully satisfied, and that there is no room for more services in that direction. If all the world should insist upon making shoes, then the "work-fund theory" would be justified ; the time would come when men might as well be idle as flood the world with unnecessary shoes. But the ingenuity of the natural man has always proved itself equal to such problems as these ; seeking guidance from his own unlimited store of needs, he has set himself to arouse in others also the desire of other things than shoes. When a man's living depends upon finding some way of being useful to his fellows he will generally succeed, either in doing what they want, or in persuading them that they want what he can do.

The issue becomes obscured in our complex social structure, where the individual worker finds it impossible to review the whole field of industry, and may be too ready to acquiesce in the first rebuff which meets the proffer of his work. But the fundamental

fact remains the same: the more efficient workers there are in the world, the more demand there will be for the services of other efficient workers.

For look at the facts of the case. When England was practically shut up within her seas, at any rate so far as the working man was concerned; when the population numbered some tenth of what it does now, and when the known wants of that population were incomparably fewer; when, moreover, all the staple industries were closely guarded by the guilds,—the difficulty of the outsider must have been almost insuperable. Now the alternatives before him are innumerable, and he is free to turn his hand to practically any that he may choose; for great as the Unions are, they are small compared to the whole body of workers, and even in the organised trades there is almost invariably a large fringe of non-union workers, into whose ranks he can be admitted without question. And if England can show him no opening, the world lies open before him, and he is free to seek among its millions the welcome he cannot find at home. Partly, no doubt, it is the very magnitude of the field which makes the search seem more difficult and the struggle harder.

Of the very real difficulties which meet the skilled workman in the vicissitudes of his trade there is much more to be said. But he has his own methods of meeting them, and is rarely reduced by them to the class of the very poor whom we are considering. And whatever his difficulties, they are certain to be alleviated rather than aggravated by the transformation of

incapable parasites into efficient workers. One of the objections commonly and rightly made against a standing army is its withdrawal of so many men from the productive service of the community ; but if the "work-fund theory" were true, we should rather welcome an organised addition to the ranks of unproductive consumers. Or again, the working man, if he were really jealous of his work, should, to be consistent, bring up the rising generation to idleness ; for it is in the rising generation that he chiefly needs to fear a rival. But his common sense tells him that the rising generation, like every other, will make at least as much work as it does ; and that what he has to guard against is, that it should accept services and give nothing in return.

One other objection there is which is sometimes raised against the policy of assuring the independence of the "very poor." To those who care seriously about the matter it is an objection which sounds like some relic of barbarism ; and yet it is held in a confused way by many people of kindly dispositions, and probably has its roots in some vague religious notion. I refer to the belief that "the poor" are a class specially ordained to elicit the virtues of other members of the community ; and that in their absence these virtues would perish for want of exercise.

Pity would be no more
If we did not make somebody poor ;
And Mercy no more could be
If all were as happy as we.

This, of course, is to give to the poor an exalted

function before which that of the professional teachers of mankind dwindles into insignificance ; but who that considers the matter would not shrink from a virtue purchased at the cost of another's degradation ? And surely there are enough of inevitable evils and sorrows in a world where all are mortal and subject to human afflictions, without deliberately maintaining one which could be alleviated. We might as well quarrel with the physician for fighting disease, or the teacher for combating ignorance, as with the reformer for attempting to root out poverty.

CHAPTER IV

THE REMEDY

What type of character do we aim at?—Is independence both desirable and possible?—Responsibilities of the poor—Work of Chalmers in his parish; his aim to strengthen the manhood of the people, and their response—Organisation of the parish under voluntary workers; efficiency of the system; illustrative instances—Method of relief only one aspect—Education the great instrument of reform.

“THE remedy against the extension of pauperism does not lie in the liberalities of the rich. It lies in the hearts and habits of the poor. Plant in their bosoms a principle of independence. Give a higher tone of delicacy to their characters. Teach them to recoil from pauperism as a degradation” (Chalmers, *Moral and Spiritual Influence of Parochial Associations*, p. 150).

“If you wish to extinguish poverty, combat with it in its first elements. If you confine your beneficence to the relief of actual poverty, you do nothing. Dry up, if possible, the spring of poverty, for every attempt to intercept the running stream has totally failed” (*ibid.* p. 134).

What is this “aggressive method” which we have mentioned? It is really nothing more nor less than having faith in the higher nature of those we are

endeavouring to benefit, and directing our efforts towards awakening and strengthening that higher nature. It was his noble and boundless faith in the ultimate manliness of his people which gave success to the work achieved by Dr. Chalmers, which we shall shortly describe; and it is by the same faith that all reformers must look to succeed.

But first let us make it clear with ourselves what qualities we really do esteem in man. Is this independence, of which we make so much, really so admirable in itself as to counterbalance the privations which those ensuing it may have to undergo? Is it not over-magnified by the rich as an excuse for neglecting their duties towards the poor, and ought we not rather to substitute for it an ideal of mutual helpfulness and support? After all, what man of us is really independent of his fellow-men, and why should we not recognise frankly our mutual obligations, and cease to aim at an illusory independence for others which we do not and could not practise ourselves? This is a view which finds strong expression in a recent book, Mr. Hobson's *The Social Problem*.

"The oft-repeated argument that such a policy" (of State assistance) "enervates the sense of individual responsibility and breaks the spirit of independence, rests partly upon ignorance of industrial facts, partly upon a shallow psychology. Study of industrial and social facts shows that this so-styled independence has no existence, for no member of a civilised society is capable of "self-support," so that the doctrine of individual responsibility based on this notion is utterly

chimerical ; while a sane psychology insists that social support wisely administered does not impair, but feeds and develops, a healthy personality " (p. 202).


The answer to the objection is summed up in the word " mutual " ; it is only where the giving is all on one side and the taking all on the other, that we have introduced that relation of dependence which is injurious to both sides. The giver finds himself exalted into a position of superiority which may be little justified by the real efforts or sacrifices he has made, while the recipient is degraded into a position of inferiority of which the effects may go so far as to break down the mainspring of his moral life. " Nobody but a beggar chooses to depend chiefly upon the benevolence of his fellow-citizens."

It may perhaps be argued that where the giver is the State, neither of these evils is to be feared ; that the relation between the State and the individual is so naturally and rightly one of superiority and inferiority that neither party can be corrupted by the passage of material benefactions. The evils, it is true, may not be quite the same in kind ; but they may well be worse. The work of the State must be carried on by men, and the dangers of corruption within the State which has material benefits to bestow upon individuals for which no adequate return is to be made, are not to be learned to-day for the first time ; while the individual character which is directing its energies towards qualifying for State aid will be little stronger than that which is qualifying for private benevolence.

And after all, if we look at it simply and straightly, this talk about no one being independent need not disturb us long. It does not take more knowledge of industrial facts than the child learns in the school-room to know that no one to-day can make all his own clothes, and build his own house, and grow his own food ; but even the child knows well enough that independence does not consist in the isolation of a Robinson Crusoe, but in giving an adequate return for the services which are received.

And the root of the matter lies in the fact that without independence there can be no real ability to serve others. The man who runs about the world trying to shift his burden—no matter what it may be—on to some one else's back, however willing he may think himself to take theirs in return, will never find himself trusted or relied upon. Indeed, it is only the practice of bearing our own burdens that can maintain the moral strength to enable us to bear those of others ; and as our moral strength dwindles away, we soon lose even the desire to be useful. It is to the calling out and the development of this moral strength, which brings with it both independence and the power of helping others, that the "aggressive method" is directed.

We have already noted how entirely the "very poor" are exempt from any claims made upon them by the community ; and it is partly to that exemption that their failure in independence is due. It is not enough to say that the necessity upon them to earn a living is such a claim. Even when this necessity



is recognised, and the work done long and arduous, the actual service rendered is generally very poor, and there is nothing in it to make them feel that sense of strength and manliness which comes from voluntary service rendered in the spirit of mutual helpfulness. Too often they have not left to them even the strength which comes from fulfilling their own responsibilities; their very families look to the district visitor or the relieving officer as much as to the father and husband. He is invited to share the burden, which he knows well enough to be his own, with the lady from the church, or the representative of some newspaper fund, or some philanthropic society, and does so, sometimes with indifference, sometimes with ill-concealed resentment that his self-constituted partner should, after all, take so small a share of the burden. It is not much wonder if, henceforward, his chief effort is to contribute as little, instead of as much, as possible to the unnatural partnership, and cease to feel as a claim upon him in particular the duty which a stranger is so ready to take up. What Chalmers chiefly aimed at, then, in his dealings with his parish was to strengthen the manhood and womanhood of his people by insisting upon the claims to mutual helpfulness which the natural ties of a family imposed upon its members. Nay, he even went so far as to insist that such a claim existed between mere neighbours, and to trust that when helped to assert itself it would be gladly responded to. He went further still, and urged that the Church and its institutions, even the heathen at home and abroad,

had a claim upon the members of his parish, the response to which would do more to help them than any gift of charity or Poor Law. "Help these claims to assert themselves," he was always preaching by word and deed, "and you will have found the only way to raise at once both the moral character and the economic position of the people."

"But," it may be objected, "all this assumes that the people you are dealing with have the actual power to respond to these claims, the actual money, or food, or whatever it may be, to give away." The answer is that the assumption brings with it its own justification. Every act of faith is based upon a similar assumption that there are latent forces which will be elicited by our trust in them, and the faith that is based upon a true knowledge of human nature cannot fail to be justified.

"But the days of miracle are past, and we cannot by mere faith create food and clothing for the people if they are not already there." And yet if our faith in him leads the idle man to work, the drunken man to be sober, the wasteful woman to be thrifty, the despondent woman to be energetic, has not the miracle been performed, and will not the higher spiritual qualities produce increased material wealth, as well as other fruits of the spirit?

Moreover, it is, as Chalmers quaintly says, "a comfort to know, from the general fact of the sums expended by the working classes on intemperance alone, that, after all, and apart from public charity, the *materiel* of an entire subsistence passes into their

hands, and that nought but the *morale* is wanting, which, by the kindness and the economy that pauperism now supersedes, might impress a right distribution upon it.”¹

The difficulty, indeed, arises chiefly from our scrappy way of looking at the lives of the poor: from our taking the people unit by unit, and minute by minute, and supposing that because this particular man is penniless at this particular moment, therefore he must be without resources in his life. The very people who insist most upon the duty of Society with a big S towards its members, are most blind to the significance of the duties of the society which is composed of actual concrete individuals—the man’s neighbours and relations. Say the man is destitute: well, but has he laid up for himself no treasure in the hearts of those about him? is there no debt of kindness owing, upon which he can rely as implicitly as upon the savings bank? Is he bankrupt there too? Or is it that all neighbours and friends are also destitute? That, in England at the present day, may fairly be said to be impossible, in the absence of some great natural or economic disaster; and we are dealing here with the normal poverty which has taken root and flourished amongst us, until we look upon it as a matter of course.

What was it, then, which Chalmers, relying upon the inherent strength of human nature, succeeded in doing? He began his experiment (after long previous experience) in 1819, at a time when the question of

¹ *Christian and Civic Economy*, p. 292.

the Poor Law had been much discussed, and its evil effects in England had become unmistakable. Chalmers held the Poor Law in detestation—in the first place as tempting the people away from their natural duties and responsibilities, and secondly, as treating them harshly and cruelly in order to restrain their demands. The second evil was a natural outcome of the first; and the only remedy was to rely on the kindness of private charity when it became necessary to supplement the efforts of the people themselves. It was to demonstrate the sufficiency of this method that he organised his parish of St. John's, the poorest parish in Glasgow, consisting of over 10,000 inhabitants almost entirely of the working class, and including "a very large body of labourers, whose employment fluctuates with the season, and who are often forced to suspend work for many days at a time." A parish, in short, very like an East End parish in London to-day.

His first step was to divide the parish into twenty-five parts, each containing some fifty families, who were placed under the charge of a deacon. There was to be no neglect of the needs of the people; a responsible man should be there to whom they might apply when in difficulty or distress, and whose duty it should be to make himself fully acquainted with their circumstances. The principles upon which these deacons were to work were the natural outcome or expression of his policy. While every case of want or suffering must be attended to, its relief from the Poor's fund or from the charity of the rich must only be the *last*

resource. That is, *unnatural* remedies must not be sought until natural remedies were exhausted. The natural remedies were four: "First, having ascertained a destitution, if possible to stimulate the industry of the applicant, and see what more he might earn. Second, to improve his economy, and see what the things are upon which he might save. Thirdly, to seek after his relatives, and see what they will give. Fourthly, to make the case known among neighbours, and see whether the necessity might not be got over by one joint effort of liberality; or even, whether there is not a willingness amongst them to keep off for an indefinite time the stigma of pauperism from one who is so far a favourite throughout his little vicinity that hearts and hands may yet be open to him." Should these resources fail, it must be ascertained whether he attends any dissenting place of worship which may contribute to his relief; and finally, before inscribing his name on the roll of paupers, there is one more expedient: "that his circumstances should be made known to one or more wealthy friends, though not of the parish, who, whether by a small and regular pension, or by a single gratuity, might interpose for the rescue of some struggling family. . . . And in the bulk of instances this, we affirm, can be done with a facility that is quite marvellous." But even this appeal to private charity Chalmers regarded as a confession of failure; much more so the recourse to a Poor's fund.

"But what sense," it may be asked, "is there in this perverse way of treating the matter? If the

poor may give to each other without ill effects, why may not the rich, or better still the State, give to the poor? Moreover, in the one case the giving is done with difficulty and sacrifice—it casts another burden on those already overweighted; in the other, no one feels any sacrifice at all.” Chalmers gives no uncertain answer. It is just because of the sacrifice involved that the help of the poor is safe, and certain not to be abused. It will be given with full knowledge, it will be accepted only in real need. On the other hand, when the source from which the charity flows is practically impersonal, there will be no moderation in the claims made upon it, and little wisdom in its bestowal.

Further, it was on these mutual claims to helpfulness that Chalmers chiefly relied for calling out the higher side of his people’s nature, in which he so firmly trusted. He was confident that by meeting their responsibilities, even by going beyond them, they would in the end be not poorer but richer. They would gain not only the greater strength of those who do not stand alone, but are knit together by mutual reliance and friendly offices; they would gain also the greater moral strength which is the ultimate basis of economic well-being. “There is a connection between a high state of character and a high state of economic comfort; but an important mistake is often made in the order of causation. It is often conceived that comfort is the cause, and character is the effect. Now, I hold that character is the cause, and that comfort is the effect.” And it was

towards eliciting this "character" that all his efforts were directed.

The people responded nobly, and fully justified his confidence in them. At first, indeed, when it was heard that there was to be a new method of helping the poor, there was the usual restless excitement which always attends the expectation of relief to be distributed, and the applications were excessive. But the method laid down was carefully adhered to, with understanding came appreciation, and within a month or two the applications had fallen to about one-fifth of the number under the old system, thus leaving the deacons ample time for dealing sufficiently with all future applications.

"The result at the end of the first four years greatly exceeded even our own anticipations. In a parish of at that time about ten thousand people, rapidly on the increase, and the poorest in Glasgow, there was only formed during the whole of that period a new pauperism, the cost of which amounted to the annual sum of £66 : 6s. Deduct certain cases of immorality which ought not to be provided for in this way, and the cases of institutional disease which ought to be provided for at the public expense, and the whole of our yearly charge for general indigence amounted to £32. The number of paupers who had been taken on was thirteen."

On no point is Chalmers more insistent than that the credit of the position was due to the people themselves. They found that it was expected of them to be independent and mutually helpful, and they

showed themselves to be so. "The success of the enterprise, in fact, is not so much the doing of the agency, as it is of the people themselves; and that, simply because there is none of the glare or magnificence of a great city management to deceive their imaginations, and allure them from their own natural shifts and resources; and because they are further aware that, should they step forward, they will be met by men who can give them an intelligent as well as a civil reception; who are thoroughly prepared for appreciating the merits of every application, and, at the same time, firmly determined to try every right expedient of prevention, ere the humiliating descent to pauperism shall be taken by any family within the limits of their superintendence. . . . We have no new way by which to maintain the poor. We have only abandoned that old way which so grievously misled them. And when the people are not misled they do not move. If they are not previously set agog they give little or no disturbance. If they are not seduced from their own capabilities they silently abide by them, and every act of friendly intercourse on the part of any observant philanthropist, with the lower orders, will serve to satisfy him the more, how much our distance from the people has kept us in entire delusion regarding them; and led, more particularly, to underrate both their sufficiency for their own subsistence and the noble spirit by which they are already actuated, or which, under a right system of attentions, can be most speedily infused into them."

Not only did the people learn to trust to each other and themselves rather than to a Poor's fund, but what Poor's fund was found necessary was actually contributed by themselves. The collection made at the evening services was alone devoted to this purpose, and these services were open only to the working classes.

And it should be specially noted that while much outcry was made against the system, it all came from outside. "Before I have done, I shall again offer it as my decisive testimony, in behalf of this parochial system, that it is not only one of great efficacy, but of great comfort; and that within the parish of St. John's much peace as well as much prosperity has attended the operation of it. I shall ever think with gratitude and good-will of the acceptance which it had amongst the families; and, indeed, of all the unmerited cordiality that I have gotten from their hands. The only drawback from that full enjoyment which else I might have had in it, is the perpetual controversy that was ever and anon springing up in some new quarter, so as to surround the enterprise with a menace and a hostility from without that was at least very disquieting. The parochial system secured for me a home walk that was altogether delightful; but it would have required the combative temper of an Ishmaelite to have had any comfort in the foreign warfare that had to be waged for the defence of it."

Those who have not yet had personal experience of the resources of the poor will naturally ask how

the system worked in detail. Chalmers is not very fond of citing "illustrative cases," but the following will serve to show the actual power of the forces on which he relied. They are quoted from his evidence given before the House of Commons :—

"I never, during my whole experience in Glasgow, knew a single case of distress which was not followed up by the most timely forthgoings of aid and of sympathy from the neighbours. I could state a number of instances to that effect. I remember going into one of the deepest and most wretched recesses in all Glasgow, where a very appalling case of distress met my observation—that of a widow, whose two grown-up children had died within a day or two of each other. I remember distinctly seeing both their corpses on the same table; it was in my own parish. I was quite sure that such a case could not escape the observation of the neighbours. I always liked to see what amount of kindness came spontaneously forth upon such occasions, and I was very much gratified to learn, a few days after, that the immediate neighbours occupying that little alley or court laid together their little contributions, and got her completely over her Martinmas difficulties. I never found it otherwise, though I have often distinctly observed, that whenever there was ostensible relief obtruded upon the eyes of the population, they did feel themselves discharged from a responsibility for each other's wants, and released from the duty of being one another's keepers; and this particular case of distress met the observation of the Female Society

at Glasgow, which Society bears upon the general population, and with a revenue of some hundreds a year, from which it can afford very little in each individual instance, besides the impossibility of having that minute and thorough acquaintance with the cases which obtains under a local management. I remember having heard that a lady, an agent of that Society, went upstairs to relieve this widow, and gave all that the Female Society empowered her to give, which was just 5s. The people, observing this movement, felt that the poor woman was in sufficient hands, and that they were now discharged from all further responsibility. So that the opening up of this ostensible source of relief closed up far more effectual sources, that I am sure would never have failed her.

“There are several such instances which I have put on record . . . that of a weaver, who, though he had 6d. a day as a pension, was certainly put into circumstances of difficulty when two winters ago, in a season of great depression, the typhus fever made its deadly inroads upon his household. His distress was in the highest degree striking and noticeable; and it may therefore look strange that no sessional movement was made towards the relief of so afflicted a family. Our confidence was in the sympathies and kind offices of the immediate neighbourhood; and we felt quite assured that any interference of ours might have checked or superseded these to such a degree as would have intercepted more of aid than is ever granted by the most liberal and wealthiest of

all our public institutions. An outcry, however, was raised against us, and we felt compelled, for our own vindication, to investigate as far as we could the amount of supplies that had been rendered, and actually found that it exceeded at least ten times the whole sum that would have been allowed in the given circumstances out of the fund raised by assessment. It reconciled us the more to our new system, when given to understand that the most liberal of the benefactions was called out by the simple information that nothing had been done by any of the legal or parochial charities. . . .


“There is a case that comes vividly home to my own recollection, that of a mother and daughter, both of whom were afflicted with cancer. I said to one of my agents that we really must interfere in this. The agent . . . replied, ‘I would certainly have asked the session to have interfered, but I do not like to arrest a very beautiful process that is now going on, and by which the most timely supplies of aid and service are now pouring into the household.’ The history of the case is, that the mother died first, and the daughter died in about a year and a half after the commencement of my acquaintance with them, and I told the person who stood as a kind of observer not to allow these people to suffer from want, and she said she would certainly make a communication the moment she found it necessary; but the conduct of the immediate neighbourhood superseded the necessity of any exertion whatever in behalf of those during those eighteen months, at the end of which we were called

upon to take part in an easy subscription for the expenses of the funeral. . . .

“A very fine example of the natural sufficiency that there is among the people under even the most trying of domestic reverses took place a few years anterior to our connection with St. John’s. A family of six lost both parents by death; there were three children unable to provide for themselves, and the other three were earning wages. On an impression that they were not able to maintain themselves, application was made by them to their elder for the admittance of the three youngest into the Town Hospital, where, at the average of indoor pensioners, their maintenance would have cost at least £20 a year. He remonstrated with them on the evil of thus breaking up the family; on the duty of the older to see after the education and subsistence of the younger branches; and on the disgrace it would bring to them by consigning their younger brothers and sisters to pauperism. He assured them they would find comparatively little difference in the sum which it required to maintain them when they all remained together, and offered them a small quarterly allowance so long as they should feel it necessary. Would they try the experiment of keeping together, and helping on each other to the best of their ability? They gave way to this right moral suasion, and application for the stipulated quarterly sum was only made twice. Thus, by a trifling expenditure, a sum at least fifty-fold was saved to the Town Hospital. But the worth of such management to the habit

and condition of the family cannot be estimated in gold."

Does, then, our duty to the poor, it will be asked, consist solely in doing nothing, in leaving them to face their difficulties alone, and sink or swim as the case may be? To think so would be to utterly misunderstand the whole drift of Chalmers' teaching. To ensure to every man a patient, sympathetic hearing of his troubles, to "hold out a face of intelligence" to the poor,—this in itself is no slight matter. How few of us have the grace requisite to render that sympathetic hearing, and how inexpressibly each one of us longs for it at some time or another in his life, as the one thing which would make it endurable! But when to this you add the wise firmness which never encourages a weak evasion of duty, never allows emotion to smother straightforwardness, which has the right word of contempt for shirking and of praise for strenuous endeavour, the importance of the true friend becomes still more evident. And finally, and perhaps most difficult of all, to let it be felt that if all else fail, help will be forthcoming from charity without arousing the greed to partake of that charity; to give the sense of security against the last evils of privation without slackening self-reliance and neighbourly kindness,—surely this is not to "do nothing"? Let those who think so try. If they fail, they will at least admit the magnitude of the task which is beyond their strength; if they succeed, the something they have done will be very manifest.



But his method of relief, important as it was, was only one side of Chalmers' policy. Education was to him the great instrument of reform, and to educational objects he devoted the funds which his system of relief set free for promoting the true welfare of his people. In this direction, and to the support of "institutional charity," *i.e.* hospitals for the mentally and physically afflicted, he would turn the stream of private benevolence.

To those willing to give personal service, always so much more fruitful than money, he points out some of the various ways in which their time may be profitably employed. He supposes his "philanthropist" (as we should perhaps call him now, "friendly visitor") about to start work; to have charged himself with a population of from two to three hundred—somewhere about fifty families. His first stipulation is, that he shall not present himself as an almsgiver; if he does so, he will arouse nothing but greedy expectations, and will effectually shut himself off from all good work. "He has himself to blame for the consequent difficulties which will surely come upon him, and the heartless, discouraging embarrassments which will multiply around him, and will probably upset his experiment altogether. It is he, not the people, who is responsible for all the clamour and confusion which now beset his person, and perhaps lay daily and regular siege to his dwelling-place. It was he who by his trumpet-call, or money-giving errand, made as patent to every eye by the whole style of his proceedings as if it had been

placarded upon his forehead, who first set their rapacity agoing; and which may in all probability grow into such strength, and rise in such a flood upon him, as to drive him from the field. It is he and not they who should be reckoned with, for the irrepressible host of sordid and mercenary expectations now sure to be lighted up by every movement which he makes amongst them. Instead of calling it their fault, I would call it a most natural reaction on his own folly."

Putting almsgiving aside, then, as the greatest of dangers, the visitor may interest himself, in the first place, with the education of the young, and find by that means a ready access to every home. "Let us suppose it to be his resolute aim so to influence and control the habit of all the families, as that each boy within its limits shall learn to read and each girl to sew." That is no unnecessary matter, even to-day, when these arts are supposed to be necessarily acquired at school by every child; and there is still ample scope for the "endeavour to promote a general school-going."

The next suggestion, that "he might at least do all that in him lies to promote a habit of universal churchgoing," may seem an aim impossible of achievement while the relation between the Church and the people remains what it is. It is even more true than it was a hundred years ago, that he will find "that the majority of people go nowhere."

The need to "start a district library" is perhaps less pressing than it was, but hardly so the need to

rouse the interest of the people in books, to guide the tastes of the young in their reading.

Then as the visitor gets on friendly terms with his people, he may gradually turn his attention to the order and cleanliness of their homes. "He could take cognisance of every such amelioration in the economy of his households, and give it the encouragement of his applause. His habitual calls might give rise to a habitual preparation for receiving him; and in this way may he be the instrument of raising the taste and comfort of the families."

Money relations may, indeed, be introduced, but it must be by a reversal of the ordinary process. "It may not perhaps be the first thing he does; but the first thing we tell him to do is not to give, but to get from them—an advice which we could offer fearlessly and unblushingly, even in the poorest districts to which we have ever had access, whether in town or country." He may "draw on the capabilities of the people" for their own education, for the Sabbath School, or for a library to be made their own, or, best of all, for some purpose which shall be to help others rather than themselves. Finally, he may encourage them in saving for their own future needs, and thus develop "the high qualities of foresight, sobriety, and self-command."

Of the infinite importance of making some claim upon the benevolence of the poor themselves, Chalmers writes at length in his *Essay on the Moral and Spiritual Influence of Parochial Associations*. To "the clamours of an affected sympathy," which pro-

tests against depriving the poor of any fraction of their small income, he responds with equal indignation. "You take from the poor. No! they give.—You take beyond their ability. Of this they are the best judges.—You abridge their comforts. No! there is a comfort in the exercise of charity; there is a comfort in the act of lending a hand to a noble enterprise; there is a comfort in the contemplation of its progress. . . . Perhaps it does not occur to those friends of the poor, while they are sitting in judgment on their circumstances and feelings, how unjustly and how unworthily they think of them. They do not conceive how truth and benevolence can be at all objects to them; and suppose that after they have got the meat to feed, the house to shelter, the raiment to cover them, there is nothing else that they will bestow a penny upon."

CHAPTER V

PROGRESS DURING THE NINETEENTH CENTURY

Social conditions a hundred years ago and now—The old Poor Law, its methods and consequences—Degradation of working class and apathy of others ; neglect of necessary reforms—Poor Law Report of 1834 ; its recommendations—Reform and its effects : absorption of pauper class into wage-earners—Awakening of society to its responsibilities and progress in education, sanitation, protection of children, etc.—Development of working-class institutions—Co-operation between Charity and Poor Law since 1870—Is strict administration cruel ?—Instances.

WHAT Chalmers did for his parish, England has been doing, less perfectly, but on a far larger scale, for the greater part of the working class throughout the nineteenth century. When the social history of the last hundred years comes to be fully understood, it will stand out pre-eminently for its proof of the power of the English nature, when freed from oppressive legislation and from a false dependence, to strengthen itself by mutual helpfulness.

It is difficult for us under our changed conditions to realise the state of the country during the first quarter of the nineteenth century. In some respects the position is indeed repeating itself to-day : the war fever was on the country then as now ; then as now taxation was weighing heavily upon us ; and then as now there was a restless eagerness to conciliate

the people by pecuniary benefits from the State. But if we examine the analogy more in detail, we cannot fail to be struck by the far greater strength of the country in general, and of the working class in particular, at the present time. To-day our Imperial taxation amounts only to about one-tenth of the national income; then it was one-fifth, and the difficulty was intensified by real scarcity of food. It must be remembered that at that time bread was the staple food of the working class—a fact in itself significant enough; and the cost of living was liable any year to be nearly doubled by bad harvests and great wars. Now it is felt as a hardship if sugar is a halfpenny the pound dearer, while other food-stuffs remain untouched; then the price of wheat might fluctuate between 129s. and 83s. a quarter, without any corresponding change in wages. No wonder that distress lay heavy upon the working class, and more especially upon the agricultural labourer.

The difficulties were aggravated by mistaken legislation in two respects. In the first place, there were restrictions upon the free importation of corn, which alone could have done something towards lessening the cost of living. In the second place, by undertaking to support in his own parish every one who had acquired a "settlement" there, the State had placed the greatest obstacle conceivable in the way of the free movement of the labourer in search of work. The result of this policy was, that in one parish the harvest would be spoiling for want of reapers, while in another, not far off, men would

become paupers because they could find no work. In London, again, Irishmen were crowding in to take advantage of high wages ; while the English labourers who were earning half the amount, or nothing, " will not stir for fear of losing their parishes."

The distress on the part of the working class was regarded with something very like dismay by the rest of the country. Public opinion was chiefly influenced by three elements. There was first the war fever, leading to an anxious desire on the part of statesmen to encourage the increase of the class from which soldiers were drawn. Secondly, there was the real sympathy aroused by revelations of the sufferings of the people in France, and so quickened to take heed of those nearer home. And finally, there was a good deal of selfish terror lest the horrors of the French Revolution should be repeated in England, unless some means were taken to conciliate the working class. These all combined to give a highly emotional turn to public opinion ; and it is always hard to think wisely under the stress of great emotion. Popular feeling took the form of the fatal assumption that it was impossible for the agricultural labourer to maintain himself and his family ; an assumption which came to be very generally applied to the whole working class.

Even if this assumption had been true to the full extent to which it was maintained, there were still two alternative ways in which the difficulty might have been met. We might have treated the disability of the labourer to be self-supporting as temporary and

due to definite causes; and in that case our policy would have been to remove the causes and so ensure future independence. Temporary help might have been necessary, but it would have been essentially temporary; and the great work, which was delayed as it was for a whole generation, would have been to remove the restrictions on the importation of corn and to encourage the free movement of labour. The second alternative was to treat the disability as inevitable and permanent, and to legislate upon the assumption that a great part of the working class must necessarily be dependent. This was the alternative chosen, and it led to class legislation of the worst description; legislation, that is, which maintains a whole class of people in dependence without giving them a chance to rise.

The only step necessary to carry out this policy was a very simple one—Parliament in 1796 legalised out-relief; that is, abolished the previous law that relief to the able-bodied should only be given in the workhouse. This meant permission to the local authorities to give relief to men in their own homes, and even while they were in work, if their wages were considered insufficient. The effect was practically to create a national fund upon which any one might draw who chose.

There was no central authority then, as there now is, to control the administration of the law and ensure some uniformity throughout the country. The administration rested with 15,000 local authorities, having little communication with each other, and

liable to be influenced entirely by local, or even personal, motives. It is no wonder that their interpretation of the law, while sometimes showing a certain amount of shrewdness, was often stupid, and sometimes even grotesque.

The following are some of the worst methods of relief found to be in practice when an inquiry was undertaken thirty years after the new policy was entered upon :—

The simplest method was that which gave without condition to all the unemployed. It was practised both in London and in the country, and gave rise to a rapid increase in the number of unemployed. Magistrates and overseers were terrified into liberality by sturdy paupers, who would muster in gangs to demand their “reg’lars,” i.e. their regular allowances of so much a day or week. In Shoreditch the overseers who distributed the relief went about under the protection of the beadle and police-court officers, followed sometimes by as many as fifty threatening paupers; and the magistrate when appealed to would order relief to be given, on the ground that among such a number “there must be a great number of distressed persons deserving of relief.” The evils of such a method, or want of method, were so glaring that in many places efforts were made to avoid them by attaching conditions to the relief which might be thought to be deterrent, but which proved too often to be only degrading. It was usual “to force the applicants to give up a certain portion of their time by confining them in a gravel-pit or in some other

enclosure, or directing them to sit at a certain spot and do nothing, or obliging them to attend a roll-call several times in the day, or by any contrivance which shall prevent their leisure from becoming a means either of profit or of amusement.”¹ Entries like the following are found in the parish accounts: “To men and boys for standing in the Pound six days, £6 : 7s.”

In very many places relief was regularly given to men in work whenever their wages were below a point fixed by the magistrates of the district. In the county of Cambridge, for instance, the magistrates issued the following order:—

“The Churchwardens and Overseers of the Poor are requested to regulate the incomes of such persons as may apply to them for relief or employment according to the price of the bread, namely—

A single woman, the price of	.	.	3	quartern loaves per week.
A single man	.	.	4	” ” ”
A man and his wife	.	.	7	” ” ”
” ” and one child	.	8	”	” ”
” ” and two children	.	9	”	” ”
” ” and three children	.	11	”	” ”
Man, wife, four children, and upwards, at the price of two quartern loaves per head per week.				

It will be necessary to add to the above income in all cases of sickness or other kinds of distress, and particularly of such persons or families who deserve encouragement by their good behaviour, whom parish officers should mark both by commendation and reward.

By order of the Magistrates,
Assembled at the Shire Hall, Cambridge,
15th December 1821.”²

¹ *Poor Law Report*, 1834, p. 13.

² *Ibid.*

Sometimes the income was fixed by a standard of what happened to be customary in a particular place: "The statement of the vestry clerk of Old Swinford was, that men with families were in the habit of being relieved who were known to earn 16s. or 18s. a week, and that unless it were shown that the earnings of the family amounted to 25s. a week, allowance was not refused. This I was hardly able to credit at first, but he stated that when the trade was good, people were able to earn these wages, and that it had been considered since that time as a standard for allowance. The character of a large portion of these people was described as being reckless and dissolute beyond any others. They were said to be living almost promiscuously, and that large families, legitimate or not, were considered by them as an advantage. Nails are manufactured in their houses, and children, who can be employed early in this trade, become a source of profit to their parents if the trade is good, and if it should fail, they are maintained by the parish."¹ (It is significant that to this day the people employed in the nail trade seem never to have recovered their degradation, and are still some of the worst paid and most miserable workers in the country.)

In other places the relief seems to have been given in respect of the children without reference to any standard at all. In Westoning, Bedfordshire: "There is scarcely one able-bodied labourer in the employment of individuals but what receives regular relief on account of his family. A married man and

¹ *Poor Law Report*, 1834.

his wife, without any child, receives 5s. a week if he be out of employment; for one child, he is allowed 1s. whether in or out of employment; for two children, 2s., and so on in proportion to the number of children under ten years; above ten years, each boy out of employment is allowed from 1s. 6d. to 3s. 6d.”¹

Large families thus became a source of profit, especially in the case of illegitimate children, who were paid for more highly, and were a recognised source of income to their mothers; and it became an object with many parents to keep their children from work as long as possible.

Perhaps what told most hardly upon the working class were the methods resorted to when the parish undertook to find work for the labourers. Sometimes the plan was to sell the paupers' labour to farmers at a low rate, making up from the rates as much as was necessary to bring the pauper's income up to the scale. Sometimes the ratepayers agreed amongst themselves to employ so many paupers each. One effect of such a policy was to make it very difficult for the independent labourer to find work. Many cases are quoted where the man who had saved a little money, or got together a comfortable home, was obliged to make himself destitute before any one would employ him. Another effect was to drive wages still lower than they had been before; one instance is quoted where “last week farmer . . . turned off all his men, and in the same week took the

¹ *Poor Law Report*, 1834.

same men all back from the parish, and now he pays them half the wages that he did.”¹

For more than thirty years methods like these prevailed, with few exceptions, all over the country. That is to say, a new generation grew up to see that the man who was lazy and incompetent got help from the rates, that to be a pauper was the surest way to get work, that an income could be obtained by submitting to degrading conditions or having a large family, and that help was given not so much to the greatest need as to the greatest bully. Most serious of all was the effect produced upon the relations of family life. The mutual helpfulness and sympathy which Chalmers regarded as the source of all strength and well-being was crushed and stifled until in many places it hardly existed at all, and was superseded by cruelty and avarice. . . . “Pauperism seems to be an engine for the purposes of disconnecting each member of a family from all the others; of reducing all to the state of domesticated animals, fed, lodged, and provided for by the parish, without mutual dependence or mutual interest. The effect of allowance is to weaken, if not to destroy, all the ties of affection between parent and child. Whenever a lad comes to earn wages, or to receive parish relief on his own account (and this we must recollect is at the age of fourteen), although he may continue to lodge with his parents, he does not throw his money into a common purse, and board with them, but buys his own loaf and piece of bacon, which he devours alone. The

¹ *Poor Law Report*, 1834, p. 52.

most disgraceful quarrels arise from mutual accusations of theft ; and as the child knows that he has been nurtured at the expense of the parish, he has no filial attachment to his parents. The circumstances of the pauper stand in an inverted relation to those of every other rank in society. Instead of a family being a source of care, anxiety, and expense, for which he hopes to be rewarded by the filial return of assistance and support when they grow up, there is no period in his life in which he tastes less of solicitude, or in which he has the means of obtaining all the necessaries of life in greater abundance ; but as he is always sure of maintenance, it is in general the practice to enjoy life when he can, and no thought is taken for the morrow. Those parents who are thoroughly degraded and demoralised by the effects of 'allowance,' not only take no means to train up their children to habits of industry, but do their utmost to prevent their obtaining employment, lest it should come to the knowledge of the parish officers and be laid hold of for the purpose of taking away the allowance."¹ . . . " At the time of my journey," says Mr. Cowell, " the acquaintance I had with the practical operation of the Poor Laws led me to suppose that the pressure of the sum annually raised upon the ratepayers, and its progressive increase, constituted the main inconvenience of the Poor Law system. The experience of a very few weeks served to convince me that this evil, however great, sinks into insignificance when compared with the dreadful

¹ *Poor Law Report*, 1834, p. 59.

effects which the system produces on the morals and happiness of the lower orders. It is as difficult to convey to the mind of the reader a true and faithful impression of the intensity and malignancy of the evil in this point of view, as it is by any description, however vivid, to give an adequate idea of the horrors of a shipwreck or a pestilence. A person must converse with paupers, must enter workhouses and examine the inmates, must attend at the parish pay-table, before he can form a just conception of the moral debasement which is the offspring of the present system ; he must hear the pauper threaten to abandon his wife and family unless more money is allowed him, threaten to abandon an aged, bedridden mother, to turn her out of his house and lay her down at the overseer's door, unless he is paid for giving her shelter ; he must hear parents threatening to follow the same course with regard to their sick children ; he must see mothers coming to receive the reward of their daughters' ignominy, and witness women in cottages quietly pointing out, without even the question being asked, which are their children by their husband, and which by other men previous to marriage ; and when he finds that he can hardly step into a town or parish in any county without meeting with some instance or other of this character, he will no longer consider the pecuniary pressure on the ratepayer as the first in the class of evils which the Poor Laws have entailed upon the community."¹

¹ *Poor Law Report*, 1834.

But the evil was not confined to the immediate effect upon the working class. Where there is legal provision for the poor, there is always the danger that there will be no further effort made by the community to improve their condition. The old Poor Law hung like a weight upon the land and paralysed the energies, not only of the workers, but of all those who would naturally have been busy upon their behalf. The question of proper housing, for instance, passed unnoticed in the general hopelessness of the position. Sanitation did not exist, except in the spirit of the old law which permitted a man to keep pigs in his house but not in the street. Indeed, it was made more profitable for landlords to have miserable hovels on their estates than decent cottages, for the former were inhabited by paupers whose rent was paid by the parish, and they were exempt from rates. In other parishes, again, the owners would demolish cottage property rather than attract labourers into the parish, who might subsequently become chargeable to the rates. In the towns the people habitually lived under conditions which would not be tolerated to-day, but no efforts were made to improve them.

The same apathy was shown with regard to the management of the workhouses. The sole object was to give the inhabitants an abundance of food and no restraint; and few seemed to have thought of ensuring their real well-being by proper discipline. "In some very few instances, among which Southwell in Nottinghamshire is pre-eminent, the workhouse appears to be a place in which the aged and impotent


are maintained in comfort, and the able-bodied supported, but under such restrictions as to induce them to prefer to it a life of independent labour. But in by far the greater number of cases it is a large almshouse, in which the young are trained in idleness, ignorance, and vice; the able-bodied maintained in sluggish, sensuous indolence; the aged and more respectable exposed to all the misery that is incident to dwelling in such a society, without government or classification; and the whole body of inmates subsisted on food far exceeding both in kind and in amount, not merely the diet of the independent labourer, but that of the majority of the persons who contribute to their support.”¹

The neglect which was perhaps most serious for the future of the people, as well as most fruitful of misery at the time, was that of childhood. If the agricultural labourer regarded his children as a means for deriving an income from the Poor Law, the town-dweller found still more profit by putting his to work in the mills while they were still infants. The introduction of the factory system had opened a new field for child-labour. No doubt there had been abuses of the helplessness of childhood before; but they had never before been so obvious nor so systematic as when the children were drawn from all over the country to be herded into the factories. The Poor Law authorities themselves were among the worst offenders in this respect. Children of five and six years of age and upwards, after the solemn farce

¹ *Poor Law Report*, 1834, p. 34.

of asking their consent had been gone through, were sent up by the waggon-load or boat-load from the London workhouses to the manufacturing towns of the north, and there bound until they should be twenty-one, to serve masters who were generally hard and often cruel. Their working day was fourteen, fifteen, or even sixteen hours long; they suffered from disease, neglect, and accident; and those who did not actually die under their hardships, lived a broken, crippled life. Even after reform began in 1833, a half-timer meant a child who worked in the mills for nine hours, and was at school for two. From the mines and the fields there was the same tale of infant misery; but little heed was paid to it while the nation was weighed down under the burden of the old Poor Law.

It may be doubted whether it has ever before happened that a nation so far on the way to decay has checked its downward course and recovered itself so completely. That we in England did recover ourselves, and start straight forward on a path of steady progress, was mainly due to the wisdom and determination of a few men, who devoted their whole energies to understanding the position, and then persistently carried through their policy of reform in the face of popular prejudice and misunderstanding. In 1832 a Commission was appointed to inquire into the practical operation of the Laws for the Relief of the Poor, and to report what improvements might be



beneficially made in the Laws or in the methods of administering them.

The Commissioners set themselves first to collect evidence from all over the country in great detail; and in 1834 they presented the report from which we have quoted—a report which is classic not only for its masterly handling of a mass of evidence, but as being the truly scientific basis for the greatest social experiment ever tried. In addition to a summary of the evidence, it contains also the recommendations of the Commissioners; and without setting these out in detail, we may note more especially one fundamental principle which underlay these recommendations, and one far-sighted conviction which gave strength to maintain them in face of all opposition.

The fundamental principle was simple, *i.e.* that the position of the person receiving Poor Law relief should not be so desirable as that of the independent labourer of the lowest class. There was no idea here of penalising the poverty of the poor man; the object was simply not to attract him away from his independence. Chalmers indeed denied that the position was tenable; to offer relief, and yet to endeavour to deter people from accepting it, would result, he said, in creating a class of people so brutalised as to prefer idleness under any conditions to the effort of independence, and there is no doubt that we have to-day such a class in the community. As I write, a case is reported of a truant boy whose parents are both in the workhouse from sheer

laziness, the two between them being able to earn £4 a week when they choose. But in 1834 it was felt to be impossible to withdraw altogether the legal support upon which the poor had been taught to rely so absolutely ; and that being so, the principle in question was the only practicable basis of reform. It was clear beyond the shadow of a doubt that by making the position of the pauper easier than that of the independent labourer, the people *had* been tempted away from their independence, and the first step towards restoring them was to remove the temptation. Nor was there wanting striking and positive evidence that if this were done the desired result would follow. This evidence came from two sources.

In the first place, there were scattered about the country a certain number of "non-settled" labourers—of men, that is, who had taken their courage in their hands, and, having left their own parish, were without a claim to relief in the parish in which they lived. These men were found to be invariably of a superior character to the settled labourer . . . "the witnesses in all the parishes, town or country, agreed as to the superior value of non - parishioners as labourers. Mr. J. W. Cockerell, the assistant-overseer of Putney, stated that many of the paupers who had applied for relief from his parish had withdrawn their claims when they were told that they would be removed to their parishes in the country ; and in answer to further questions as to what became of these persons who so refused, he stated (in common with all the other witnesses with similar opportunities of observa-


tion) that these persons remained, and afterwards attained a much better condition than they had ever before attained, while they considered that parochial resources were available to them on the failure of their own. He cited the cases of nine persons who had applied for relief, but had refused it when they were told that they would be removed. Six of these families had not only been saved from pauperism, but they were now in a better situation than any in which he had before known them. In two instances particularly, the withdrawal of dependence on parochial relief had been the means of withdrawing the fathers from the public-houses and beer-shops and making them steady and good workmen. 'Indeed,' said he, 'it is a common remark amongst the employers of labourers in our parish, that the non-parishioners are worth three or four shillings a week more than the parishioners. This is because they have not the poor's rate to fly to. The employers also remark that the non-parishioners are more civil and obliging than the others.' In this parish the usual wages of the single labourer are about 12s. a week; and the deterioration of the labourer by the influence of the present system of administering the Poor Laws may, therefore, according to the witness's statement, be set down as from five-and-twenty to more than thirty per cent. Other witnesses declare that the deterioration is much more considerable."¹

Nor was the difference one affecting the economic

¹ *Poor Law Report*, 1834, p. 155.

value of the men only; they were equally distinguished by the superiority of their homes and family life.

“Mr. Brushfield, of Spitalfield, London, examined:—Have you ever compared the condition of the able-bodied pauper with the condition of the independent labourer?—Yes. I have lately inquired into various cases of the labouring poor who receive parish relief; and being perfectly acquainted with the cases of paupers generally, the contrast struck me forcibly. In the pauper’s habitation you will find a strained show of misery and wretchedness; and those little articles of furniture which might, by the least exertion imaginable, wear an appearance of comfort, are turned, as it were intentionally, the ugliest side outwards; the children are dirty, and appear to be under no control; the clothes of both parents and children, in nine cases out of ten, are ragged, but evidently are so for the lack of the least attempt to make them otherwise; for I have very rarely found the clothes of a pauper with a patch put or a seam made upon them since new; their mode of living, in all cases that I have known (except and always making the distinction between the determined pauper and the infirm and deserving poor, which cases are but comparatively few), is most improvident. It is difficult to get a knowledge of particulars in their cases; but whatever provisions I have found, on visiting their habitations, have been of the best quality; and my inquiries among tradesmen, as butchers, chandlers, shopkeepers, etc., have all been



answered with—‘They will not have anything but the best.’ In the habitation of the labouring man who receives no parish relief, you will find (I have done so), even in the poorest, an appearance of comfort; the articles of furniture, few and humble though they may be, have their best side seen, are arranged in something like order, and so as to produce the best appearance of which they are capable. The children appear under parental control; are sent to school (if of that age); their clothes you will find patched and taken care of, so as to make them wear as long a time as possible; they purchase such food, and at such seasons, and in such quantities, as the most economical would approve of.”¹

Another witness from Stratford-le-Bow says, in reply to the question whether the two classes are externally distinguishable: “Yes, they are. I can easily distinguish them, and I think they might be distinguished by any one who pays attention to them. The independent labourer is comparatively clean in his person, his wife and children are clean, and the children go to school; the house is in better order and more cleanly. Those who depend on parish relief or on benefactions, on the contrary, are dirty in their persons and slothful in their habits; the children are allowed to go about the streets in a vagrant condition. The industrious labourers get their children out to service early. The pauper and charity-fed people do not care what becomes of their children. The man who earns his penny is always

¹ *Poor Law Report*, 1834.

a better man in every way than the man who begs it.”¹

The evidence upon which the Commissioners relied in the second place was that of isolated parishes, in which a strict policy had already been inaugurated with complete success. That is to say, parishes in which the authorities had refused to give relief to the able-bodied except in the workhouse (which had itself been reformed) and had insisted upon the independence of the labourer. In Southwell this change of policy had been initiated and steadily carried through by Sir G. Nicholls; and one of the most striking scenes of the historical drama of the movement is that in which he was publicly thanked by the labourers as having been their best friend in making them take care of themselves.

The reassuring evidence obtained from these sources is thus summed up by the Commissioners: “From the above evidence it appears that wherever the principle which we have thus stated has been carried into effect, either wholly or partially, its introduction has been beneficial to the class for whose benefit Poor Laws exist. We have seen that in every instance in which the able-bodied labourers have been rendered independent of partial relief, or of relief otherwise than in a well-regulated workhouse—

“1. Their industry has been restored and improved.

“2. Frugal habits have been created or strengthened.

¹ *Poor Law Report*, 1834.

"3. The permanent demand for their labour has increased.

"4. And the increase has been such that their wages, so far from being depressed by the increased amount of labour in the market, have in general advanced.

"5. The number of improvident and wretched marriages has diminished.

"6. Their discontent has been abated, and their moral and social condition in every way improved."


The lesson was unmistakable to those who would open their eyes to it; but great faith and daring were needed to apply it to the whole country. We must remember how the difficulties of the position were increased by the length of time for which the old system had been in force, so that a generation had grown up which had been taught from the first to look to the parish for everything. Was it possible or even conceivable to restore to such as these their birth-right of independence? The Commissioners, with a glorious faith in human nature hardly less than that of Chalmers, said "Yes"; and went to the heart of the matter with one stroke—they recommended the prohibition of all (except medical) relief to able-bodied men and their families outside the workhouse.

But how, we of more doubting hearts may ask, was it possible that a whole people of paupers should in this way be made suddenly independent? If parish relief had been necessary to their existence before, how could they live when this was suddenly

cut off? And like the boy at the conjurer's we ask further, "If it isn't possible, how can he do it?"

We find our answer in the conviction of the Commissioners which strengthened them in applying their principle — the conviction based upon the evidence referred to, that if the temptation of external aid were removed from the pauper's reach, there would be such an increase in his industry, and such an increase also in the funds available for employing him, that the whole able-bodied pauper class would shortly be absorbed in that of the independent labourer. And this conviction was fully justified by the results. For a full description of the absorption of the so-called surplus population, we must refer the reader to chapters ix. and x. of vol. iii. of *The History of the English Poor Law*, by Sir G. Nicholls and Mr. Mackay, where it is shown in great detail how the impossible took place. Here we must be content to mention one or two of the most important points. It all comes back to the elementary fact that when a man's living depends upon his being useful, he will find some way of being useful.

In the first place, it must be remembered that the farmers, after the change was introduced, saved 50 per cent on the rates, and were so enabled to hire more labourers to work on their starved and neglected farms. And the labourers so hired knew that their employment depended upon the amount of their usefulness, that unprofitable servants could no longer hold the fields to the exclusion of the profitable; and



they began once more to earn a full living in the true sense. Again, the farmers had been accustomed to dismiss their hands in slack times, trusting to the parish to support them until wanted again; now they made an effort to employ them all the year, lest when the busy time came round there should be no labour to be had; for the labourer, no longer finding his profit in sitting idly at home, would now bestir himself and look for work in neighbouring parishes, or even go still farther afield if need were, when there was no longer work to be found at his door.


No doubt it was anticipated that there would be some difficulties attending upon so great a change at first, and some difficulties there were. It was in anticipation of these that facilities were provided for those labourers who could not find work, either to emigrate or to migrate to the manufacturing towns of the North. But so effective were the natural forces of quickened industry and independence, that these facilities were made use of to only a small extent. "In one district, where there were full 30,000 recipients of out-door relief before the passing of the Poor Law Act, there was afterwards great difficulty—and notwithstanding all the exertions of the emigration agents—to fill two emigrant ships; and those persons who were removed by emigration were, except in a few cases, above the classes for whom the Act was intended."

Nor must it be thought that the people were driven into the workhouse or left to starvation.

The greatest pains were taken to ascertain the position of those to whom the customary relief had been denied ; and with but very few exceptions all were found to be at work, and earning a living, while wages had risen higher than they were before.

But in addition to this wonderful absorption of the pauper into the class of independent workers, which in itself amounted to a social revolution, a hardly less remarkable change was initiated in public activity. When once the weight of the old Poor Law was removed, attention was aroused to work which was really constructive. The people who had formerly thought their duty to their neighbour fulfilled when they had paid a heavy tax to keep him in degraded pauperism, now opened their eyes to the real evils about them, and set themselves to contend seriously against them.

The attitude of the Poor Law itself was far from becoming purely negative. Workhouses were reformed, infirmaries were instituted, provision was made for lunatics—in short, all those institutional reforms were initiated which constitute the main burden of our Poor Law expenditure to-day. Most important of all, we began to think more of educating the children. Before the reform there were 50,000 children buried in the workhouses, learning nothing but evil ; now it was recognised that the true field for the wise expenditure of public money lay in preparing these children for a life of independence.



How great the success of the educational efforts then begun has been may be measured by this test—that whereas previous to the reform it was regarded as quite inevitable that Poor Law children should return to the workhouse in after life, now such a thing is of the most rare occurrence. The child who has been educated under the care of the Guardians to-day, takes and maintains his place in life as an independent citizen as a matter of course.


But beyond the range of the Poor Law the stimulus to reform was felt in all directions. Now for the first time the Housing Problem began to assume importance in the mind of the public. An outbreak of cholera in 1831 had served to call attention to the frightfully insanitary conditions amongst which the people were living, and amongst others Lord Shaftesbury entered upon his lifelong task. Modern sanitation began in 1846 with the first Nuisance Removals Act, under which a man might no longer keep in his backyard what might be a nuisance to his neighbours. In 1855 an Act was passed including overcrowding as a nuisance, *i.e.* claiming the right to prevent a man from having a nuisance even in his own house. In 1846-47 came the Acts enabling parishes to provide baths and wash-houses; and since then there has been constant legislation, partly enabling people to live healthy lives, partly insisting that they shall do so.

Private enterprise also began to busy itself with the actual provision of better dwellings, and in 1844 two associations began to build—the Society for

Improving the Condition of the Labouring Classes, and the Metropolitan Association for Improving the Dwellings of the Industrial Classes.

No less important was the attention which was directed to the restriction and supervision of child-labour; and the emancipation of the children was again mainly due to the exertions of Lord Shaftesbury. Legislation proceeded very gradually, beginning first by limitation of child-labour in the mills, and then proceeding to the mines and other industries. How essential and effectual this legislation was may be seen from the following passage from the *Life of Lord Shaftesbury* (vol. iii. p. 407). He is describing a scene at Bradford in 1838: "I asked for a collection of cripples and deformities. In a short time more than eighty were gathered together in a large courtyard. They were mere samples of the entire mass. I assert, without exaggeration, that no power of language could describe the varieties, and, I may say, the cruelties, in all these degradations of the human form. They stood or squatted before me in the shapes of the letters of the alphabet. This was the effect of prolonged toil on the tender frames of children at early ages. When I visited Bradford under the limitation of hours, some years afterwards, I called for a similar exhibition of cripples; but, God be praised! there was not one to be found in that vast city."

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child in the community shall enter upon life fairly equipped for independence. Our aim is not indeed attained yet, but the inquiry into the working of the old Poor Law had at least taught us, what Chalmers had already insisted upon, that attention to education and sanitary conditions is far more instrumental in dealing with poverty than any mere giving of relief

But what was done *for* the working classes was trifling compared with what was done *by* them for themselves. The nineteenth century, subsequent to 1834—the time when the people received back their life into their own hands—may fairly be called the Renaissance of the working class, the beginning of new strength and growth, culminating in institutions which have no parallel in any other age or country.

In the first place, there was an immediate stimulus to their wage-earning power, which amounted in fifty years to a rise in wages of from 50 per cent to 100 per cent. No doubt this may also be largely attributed to improved industrial methods and new openings; but it must be remembered that without the improvement in the workers themselves these new enterprises could never have been carried out to the same extent; and that improvement of the workers was due primarily to their independence.

In the second place, the growth of the modern Friendly Society, the institution by means of which a group of men combine for mutual aid in times of sickness, dates from 1834. Friendly societies existed of course before, but in a much less complete form;

they were numerous, but comparatively small and weak; and it was not until the working man recognised that his real strength lay in mutual aid that he took them and shaped them into the magnificent institutions which we now know. Directly the fictitious support of parish aid was withdrawn, the strength and number of societies and depositors began to increase, and have increased steadily ever since.

But not content with increasing his earnings and making provision for times of sickness, the working man sought about also for a means of making his earnings more effective, and he discovered Co-operation. Co-operation had existed here and there in the form of small societies since the beginning of the century; it was only waiting for the congenial atmosphere of independence to spread and grow into the most powerful influence which has ever affected the working man for good. The tea and groceries which he had formerly wrung from the reluctant hands of the parish overseer were now wrought into a bond of union with his fellows; and the association which exists primarily to enable him to spend his earnings to advantage, finds an important part of its work in promoting the education of its members.

Parallel with the development of Friendly Societies and Co-operation has run that of the Trade Unions, which represent another side of the inherent strength of the working class. Their influence has sometimes seemed to be of a less purely progressive nature than that of the other institutions; but at least they bear

emphatic witness to the fact that the workers of the country are not naturally or necessarily without the qualities which make for independence, and the strength to maintain themselves, if need be, even in opposition to the rest of the community.

If we were to look for some general expression of the progress made since 1834 we may find it, perhaps, in the acknowledged position now taken by the working class within the social organism. When Eden wrote his book on *The State of the Poor* in 1797, he meant the state of the working class as a whole; now no one but the most thoughtless or ignorant would speak of the whole working class as "the poor." We repudiate the suggestion that a working man cannot maintain himself and his family without external aid; and though there is a passing hesitation whether the latter end of a man's life belongs to himself or to the State, it will probably disappear as the modern ideal comes to be more fully appreciated by statesman and journalist. That ideal is the complete independence of every class within the community; its right, that is, and ability to maintain itself, to earn sufficient to cover the needs of the whole adult life. It is childish to suggest that this involves independence of the services of others; what it does mean is, that the service given (in the form of wages) is an equivalent, and no more than an equivalent, for service rendered (in the form of work).

The great lesson, then, of the nineteenth century is this, that the English people is strong, but only when it is not tempted into weakness; that it easily

succumbs to the suggestion of dependence, but that it responds nobly when called upon to assert its manhood.

But, it may be fairly asked, if this lesson has been learned, why is it that we have still a pauper class amongst us? It is true that pauperism is a far less threatening danger than in the beginning of last century, but it is still amongst us, as all know who have any experience of work amongst the poor. And if the lesson had been both true and thoroughly carried into effect, pauperism should by this time have disappeared.

That pauperism should at any rate have been confined within very much narrower limits, is beyond question true; and for the reason why it is not so, we may turn again to the history of Poor Law administration.

After the great change had once been initiated, and got into fair working order, the discussion of Poor Law questions gradually fell into the background, and attracted less attention than other social movements. About 1870 they were, however, again to the fore, and a great falling away from the original policy was manifest. Nearly forty years had passed, which means that a new generation of administrators had arisen, and that much of the experience of their predecessors had been forgotten. Unfortunately the recommendations of the first Commissioners as to the abolition of out-door relief had never been adopted to their full extent; and out-door relief had never been completely abolished. It was left open to the local

authorities—now Boards of Guardians—to give out-relief in exceptional cases; and though some few Boards have from time to time refused to avail themselves of the licence, and have succeeded in establishing independence within their borders, yet, in the vast majority of unions, out-door relief has been continued on the basis of exceptional cases. In 1870, so much was this the case all over the country, that for every one case treated according to the rule laid down, eight were treated exceptionally. In other words, the desire to be generous was once more leading us to forget that such cheap generosity was really at the expense of the very people we wished to assist.


The extent of the evil led to a new campaign against pauperism; in which the old principles were once more urged, and re-enforced by new ideas. Perhaps the most important of these new ideas was, that there is a right and a wrong in the administration of charity as well as of the Poor Law, and that hitherto irresponsible charity should henceforward be enlisted in the campaign against pauperism. The idea arose mainly in reference to the problem of what are known as “hard cases.” Many administrators who agree that it would be greatly in the interests of the community to abolish out-door relief, hesitate to press the policy because of the hardship which it would inflict in particular cases of misfortune; and the dread and knowledge of individual cases of hardship has always been one great obstacle in the way of Poor Law reform.

To meet this difficulty it was suggested that these

individual cases of hardship might very rightly and fitly be dealt with by private charity, which would leave the Guardians free to maintain a strict policy as against idlers and the wilfully poor, and at the same time secure a more liberal and beneficent treatment of misfortune than it is possible for the Poor Law to give.

This suggestion found one of its first expressions in 1869, in a minute on Poor Relief in the Metropolis, issued by Mr. Goschen, then President of the Local Government Board. In this he touched upon the question of "hard cases," and the impossibility of restoring the poor to independence by means of the Poor Law, with its necessary limits as to the kind and amount of relief which may be given. He goes on to hint at the waste and confusion in charity, and suggests that the various charities and charitable workers should organise themselves to deal with the people who are capable of being helped back by a wise and generous assistance into independence.

A wider audience was reached by Professor Fawcett's lectures on Pauperism in 1870; and information was placed within reach of the public by the publication of Local Government Board Reports showing the prevailing carelessness of administration. Gradually the view gained ground that a stricter observance of the principles laid down in 1834 was necessary, and the idea of organising charity as an ally in the work was received with favour. Indeed, it was as clear then as it is now, that if all the charitable money which was being carelessly flung about



were wisely applied, it would be quite sufficient to give adequate help to all hard cases.


This idea took bodily shape in London in the Charity Organisation Society, of which the primary intention was to open an office in every Poor Law Union, where the representatives of various charitable agencies might meet, with the express object of helping wisely and sufficiently all who might suffer from a strict administration of the Poor Law. Unfortunately that stricter administration has been introduced in comparatively few unions; while on the other hand charitable agencies have sometimes been impatient of suggestion, averse to co-operation, and uninterested either in the administration of the Poor Law or the independence of the people. The work of the Society, therefore, is far from complete; but nevertheless it has strengthened the hands of the Guardians in some districts, and similar societies have been formed in many other towns. Altogether the reaction in the last quarter of the century has been so far successful that in 1899 there were only three cases treated exceptionally to every one which was treated according to the rule.

Before closing this chapter let us face once more the question whether there is not, after all, real hardship involved in the attempt to restrict out-relief, and to throw the people on their own resources. To put it bluntly, Are not the striving poor either forced into the workhouse or left to starve, in parishes where the

Guardians do not give out-door relief? And if there is only a little hardship involved, if only here and there a home is broken up which out-relief would have held together, if only now and again some old man or woman suffers pain and humiliation from being forced to enter the workhouse, is not this a sufficient reason for maintaining the system, and running the risk that some may benefit who are less deserving? And finally, is it not the case that the warnings we have been holding out apply only to a bygone day, that we have learned our lesson now, and that no one will any longer give out-relief recklessly, but only in such a careful and restricted measure as the wisest would approve?

These are points upon which it is necessary to satisfy ourselves, even by constant reiteration. But we are past the days of experimental action, and are urging a policy which has been approved by every kind of test.

In the first place, are the poor forced to choose between starvation and the workhouse in parishes where no out-relief is given? On the contrary, it is one of the most remarkable but best-ascertained phenomena of Poor Law administration that where out-door relief is restricted, the numbers of those who go into the workhouse are diminished; that where out-relief increases in lavishness, the numbers of those who go into the workhouse increase. Out-relief is, in fact, a preparatory school, an initiation into pauperism, a partial dependence which leads quite naturally to the total dependence of the work-



house. The man or woman who has received out-relief has turned away from his dependence upon himself or his friends; and these natural supports once abandoned, he has none other upon which to rely.

But it may be that where out-relief has been restricted the poor have chosen the alternative of starvation rather than enter the workhouse?

Well, this is a fair hypothesis to put, but it does not correspond to anything in the facts. There are, no doubt, and most unfortunately, a certain number of deaths from starvation entered every year in our mortality returns; but the most ardent opponent of Poor Law reform would fail to trace any connection between them and the restriction of out-door relief. They occur as often in parishes where out-relief is given freely, as in parishes where none is given; they occur even amongst the recipients of out-door relief. And indeed they are far more likely to occur where neighbourly kindness and self-reliance have been superseded by the appeal to the relieving officer, than where our mutual responsibility has been preserved intact.

Even from this point of view of individual suffering it must be maintained that the policy of giving out-door relief, with the expectations it raises and the natural forces which it deadens, is productive of far more real misery and want than a sterner policy which refuses to tempt people away from their true strength. Moreover, where there is such an organisation of charity as we have suggested, or even where the neighbourhood merely understands and supports

the policy of the Guardians, the "hard cases" disappear altogether, they cease to be hard. This has been experienced and recorded in a considerable number of parishes now; and as the history of one union where reform has been initiated is practically the history of all, I will quote as typical that of Bradfield.

In January 1871 there were in this union 259 in-door paupers, and 999 out-door—a total of 1258, or 1 in every 13 of the population. Of the out-door paupers 537 were on what was called the permanent list. The Guardians determined to begin their reform by refusing to add any more to that list, they ceased also to give medical relief except on loan, and they confined out-relief strictly to urgent cases arising from sickness or accident, and to the first four months of widowhood. After thirty years of this administration the position is this: the number of out-door paupers has been reduced from 999 to 18, and those 18 are the remnant of the old permanent list; the number of in-door paupers, instead of increasing, has fallen from 259 to 107: only 1 person in every 145 is a pauper, instead of one in every 13. How then do the people get on without parish relief? What resources have arisen to replace it? Just the resources which appear everywhere where its deadening influence is absent. In the first place (in 1888), the membership of medical clubs had increased by 148 per cent, and of friendly societies by 150 per cent. In the second place, children and relations have accepted their natural responsibility of

helping the old and weakly ; and in the third place, where these resources have proved inadequate, private charity has come to the rescue. But it is very significant that the claims upon private charity are far less than in the days when every one was either receiving or looking forward to receive out-door relief.

Finally, there is the question whether at the present day out-relief is not given so carefully and wisely as to avoid all the dangers and secure all the benefits. The only answer is to be found in practical experience of what actually happens. The following extract is taken from a report of one of the Local Government Board Inspectors : " I have heard a Guardian assert, without contradiction, at the meeting of his Board, that its members were sent there to give out-relief to their friends and relatives, and that if they did not do so they would not be returned again ; while I have been told of cases in which pledges in favour of out-relief have been exacted from candidates for the office of Guardian by voters whose relatives were applicants for it, and who would feel bound to maintain them if the workhouse were the only alternative. I have been present at a meeting of a Board of Guardians when the father of a landlord of a flourishing inn applied for out-relief, which was granted to him (owing to what seemed to me a strange confusion of ideas) because it would be a disgrace to the son if the father were to be in the workhouse. Sometimes the Guardians have allowed old persons to live alone in

wretched quarters on allowances scarcely enough to keep body and soul together, rather than exercise any pressure upon them in favour of in-door relief. I have met with the case of a man with a pension of 11s. 6d. a week, which he was able to supplement by his own work and that of his family, so that the total earnings amounted to over 25s. a week, but who was allowed 4s. 6d. a week out-door relief because he was such a hard drinker that most of the pension was spent in the public-house as soon as he received it. In another instance, ratepayers have been called upon to contribute to the maintenance of a man carrying on a business employing a horse and cart; and I have known out-relief granted to keepers of small village shops, who were thus aided by the rates in competing with rivals forced to aid in maintaining them" (1898).

CHAPTER VI

THE ECONOMIC IMPORTANCE OF THE FAMILY

Economic motives arise mainly from disinterested affections—The burden of the next generation ; why do we accept it !—Having accepted, what is the best method of fulfilling our duty towards it !—Is the institution of the family an efficient instrument !—Necessity for some definite policy ; either family or some more efficient instrument—Claims of the expert, not sufficient to meet the needs of childhood—State can never be, or provide, a substitute for parents—Highest qualities and economic motives developed in the family—Further, family only safeguard against “surplus population” — Comparison between French and English ideals—Relation between overcrowding and family life ; tendency to disintegration of family—When and why does the family fail ?

At first sight it seems entirely alien to our ordinary way of thinking to regard the family from an economic point of view. We like to think of it as the centre of hopes and affections and motives which have nothing to do with the more mercenary motives of business life. It is the consecrated corner of the world into which business man and wage-earner may retire from the friction of bargain and exchange, of work and wages, into the sunshine of disinterested services, of mutual affection, of intercourse which brings pleasure and not merely profit.

And yet, when we begin to seek about for the motives which give rise to economic activities, we

find them largely, if not mainly, in the disinterested affections of family life. There is no such striking instance of the way in which non-economic causes may give rise to the most important economic results. The parent's care for his children may be entirely without an eye to any future recompense, and yet lead him to the most strenuous exertions on their behalf. In economic language we say that the motive which induces a man to work is the wage he hopes to earn; but without the prior and deeper motive of love for wife and child the wage he earns would often fail to seem worth while. And even if we allow that to some extent his action may take the form of conscious investment of capital, and that he looks for a return from his children in his old age, yet the fact remains that it is the bond of family life upon which is based the more purely economic motive.

If we were able to estimate to what extent our activities are directed towards our own maintenance, and to what extent towards that of the next generation, we should probably come to the conclusion that, directly or indirectly, we were very largely engaged in the latter task. We could keep ourselves alive and amused at a very much less expenditure of exertion than we actually undergo; and though, no doubt, a certain amount of our work is due to sheer lack of the imagination necessary to play, yet it is the nourishing and education of the next generation which is responsible for the greater part of it.

This has been so, of course, from the beginning,

and will continue to be so to the end; for failure here would be the beginning of the end. From the point of view of Nature, each generation must replace itself with a well-equipped and capable successor, or utterly fail of its purpose in the world.

The particular methods by which we achieve this end may, indeed, be sometimes called in question; but no one, I believe, has ever ventured to suggest that the duty does not exist, and that any generation should live for itself alone, regardless of posterity. Questions of practical importance may arise from time to time for the statesman, as to how far we have a right to burden posterity with debts incurred for our own needs, or with evils incurred by our own recklessness; opinion may differ as to what kind of legacy will best enable our descendants to take up their burden when the time comes; but that in some way or another we are bound to leave them at least as well equipped as we have been ourselves, seems to be one of the principles so bound up in our very nature as human beings, that no one has as yet thought it worth while to deny it.

If we look for the reason, not so much of the principle as of the absoluteness with which we feel and accept it, it may probably be found to lie chiefly in that homogeneity of the different generations which is rooted in family life. Not only our children, but our children's children, are a living interest to us—a present existence, and not merely a contingent future. Through the welding power of the family life the three generations form one homogeneous whole with

identical interests ; nowhere is there any sharp break dividing us from the past and future. Our welfare was one with that of parents and grandparents, and is one with that of children and grandchildren ; the "family fortunes" knit all generations together, and make it impossible for us to disregard, whether in private or public action, the welfare of those who come after us.

There are, of course, individuals who by their lives deny the claim, who live for their own satisfaction or advancement alone ; but they are rare, except amongst those who have fallen lowest in the scale of human life, who have dropped out of all organic connection with their fellows, and are no longer capable of entering into so delicate an organism as that of a family. But the fact that these degenerate specimens exist, does not affect the general principle that the duty in question is one accepted by the human race as such.

But though the duty itself is not denied, it has from time to time been questioned whether the method adopted by the community for meeting this duty is the best which could be devised. That method is, of course, primarily the institution of the family. The family is, we have seen reason to think, a powerful means of making the duty recognised and accepted, by welding together the generations through their inseparable interests ; but is it also the best means of carrying it out, of securing the efficiency of the young ? is it the best nursery for developing and training the rising generation ?

There are not wanting those who will tell us that the family has had its day, that it is breaking up and disappearing in civilised countries, and that the responsibility for the next generation really rests with, and can be much better managed by, the State. They protest, on the one hand, against the weight of the burden imposed upon parents; on the other hand, against the dangers of entrusting the helplessness of childhood to the possible irresponsibility, ignorance, or poverty of the parents. And even those who would shrink from any open attack upon the family as irreligious—the mass of the benevolent public—are continually bearing witness to their belief in its inadequacy by their attempts to transfer its functions to public bodies, or to committees and societies created *ad hoc*.

Now, it is quite clear that on this question of the care of the rising generation there must be some definite policy; it must be entrusted to some one in particular if it is to be properly carried out. Everybody's business is nobody's business, and the children would fare badly indeed if they were left to the chance benevolence of the ratepayers in general. The question is, To whom in particular shall it be entrusted? From a purely economic point of view we might put it in this way. Here are so many children, the property of the community into which they are born, estimated roughly at a present value of £5 per unit. How shall the community develop this property to the best advantage? It is true that the generation which accepts the burden may reap

but a small share of the profit, especially if it takes the line of weakening the main link which exists between the generations; but laying aside this divergence of interests, and allowing, for the sake of argument, that the State has an absolute right to choose its policy in this matter, what is the most efficacious method of developing the property? Opponents of the family will say, with some degree of plausibility, by entrusting it to the care of experts instead of to the bungling stupidity of any ignorant woman who may happen to have a baby. The nurture and training of children, they may urge, are matters of such importance as to call for all the knowledge and skill available; but we leave it to people of whom the vast majority hardly know that such skill and knowledge exist. And, indeed, it does seem to all of us, in some moods, as if less care and attention were bestowed upon the development of the human race than upon the cultivation of our gardens or the breeding of horses.

But in this matter at least there is a great intuitive wisdom underlying our apparent carelessness. It is lamentable, indeed, that there should be so much ignorance among parents, and for that the community may well be to blame. It is lamentable that many children should be stunted physically and mentally for lack of proper nurture; and yet it does not follow that the institution of the family is not—with all its shortcomings—the best conceivable one for the end in view.

It is worth while in this connection to consider in

general what are the most important needs of childhood. There is always a danger lest the clumsy adult, forgetful of his own childish days, strengthened and perhaps a little coarsened by contact with the world, should lose sight of the characteristic features of childhood, and represent its needs as a mere repetition of his own on a smaller scale. Instruction, not so "advanced" as his, but not necessarily less difficult; food, less in quantity, and probably of a less expensive quality than he himself requires; clothing, again, his in miniature; and recreation of a very elementary character—these are the needs which he attributes to the child. And the result is not unlike that attained by the "old masters" in their portraiture of children, who are little old men and women, with nothing but their diminutive size to indicate the wonderful fact of childhood, in its innocence and tenderness and appealing helplessness.

Now, with such a little-old-man image in his mind, it is not wonderful that the reformer is apt to rely too strongly on the power of the State. There is nothing in all this range of wants which it is inherently impossible for the State to provide; and since of these it *can* ensure the punctual and regular, if somewhat mechanical, provision, it is arguable that it should undertake to make them a certainty.

But this is to leave out the most important fact of all—much as if God should have made a world without sunshine in it. For what is it that the child, especially in infancy, needs beyond everything; without which no abundance of food and clothing

can make it other than a forlorn little creature, and with which it will thrive and be joyous in the poorest and coarsest surroundings? It is, of course, the tenderness and caressing love which it can be sure of receiving from its mother alone; a tenderness and love which is something different from the most conscientious discharge of duty, which may exist, indeed, quite apart from any sense of duty at all, but which overflows spontaneously—the outsider might even say to a superfluity—into the life of the child. Children may be made to live and grow without it, as plants may be made to live and grow without sunshine; but neither child nor plant will ever develop to its full perfection.

And it is the mother's instinct alone which can secure to the child its birthright of tenderness; the State is powerless to provide it at any cost. There are those, indeed, who have the mother's instinct towards everything which is feeble, who can no more resist the appeal of helplessness than the mother can resist the cry of her child; but it is a quality which cannot be supplied to order like instruction, food, and clothing. And of all human qualities, this instinctive love of the mother is the last to fail: women who have sinned against every other law of man and of nature will still cling to the infant whose helplessness they can defend; and so long as this is so, to intervene between them is sacrilege.

And the mother's instinct is essential all the more because in infancy the child is little likely to possess any attractive qualities; nothing but the mother's

love is strong enough to be blind to all its shortcomings and triumph over all its defects. And as the child grows older, this sun of love, which shines alike upon the just and the unjust, is no less necessary to enable it to develop its highest qualities, to open out into blossom and fruit. It alone can create the atmosphere in which the diffident child can learn self-confidence, the weakly courage, the dull insight. The blind belief of the mother in her children is more than prophetic, for it creates the very qualities which it insists upon seeing. And since this love, with all the patience and faith and tenderness involved in it, is far more likely to exist in the parents than in any one else, to whom is it possible that the child should be normally entrusted but to its parents? They, indeed, may fail to give it many valuable things which the trained expert might give; but the trained expert is almost certain to fail to give it the one invaluable thing which they can give.

To many, no doubt, it will seem almost like sacrilege even to discuss the rights of parents to bring up their children, and the advantages of family life; but since there are many also who hold that the sacredness is merely sentimental and the advantages very questionable, it becomes necessary to endeavour to give expression to facts which are so close to us that we are apt to lose sight of them.

What we urge, then, is, that children can develop their highest qualities only in the sunshine of personal tenderness and affection, and that this sunshine can be maintained only in the family. It is to the

family, therefore, with all its possibilities of failure, that we must continue to entrust the care of the rising generation. Its work may be supplemented in school; but no matter how wise and patient the teachers, nor how sufficient the apparatus and curriculum, it can never be superseded. The school may give knowledge, discipline, the habit of good comradeship and intercourse with the outside world. It can never give that refuge from one's own defects, that unity of interests and affections, that deep, underlying sympathy rooted in a common nature with its common difficulties and aspirations, which form the very atmosphere of home life at its best.

And it is in this atmosphere also that the more purely economic virtues flourish best.

If we endeavour to induce the average young man to take an interest in any stray baby, no matter how nicely washed and dressed, he will in nine cases out of ten turn from it with disgust. He will certainly have no impulse to sacrifice any of his leisure and amusements on its behalf. But let that baby be his own—his own by right of creation, and his own to make a man of,—and it becomes the most absorbing and fascinating interest in the world, worthy of any and every sacrifice. The more complete its dependence upon him, the more strenuously he will strive on its behalf, and the more complete his motive will be to efficiency and steadiness. The man who has a family dependent upon him is likely to be a far more productive member of society than the man who has only his own needs to consider. The children supply

a motive-power to the parent, which few other interests are strong enough to afford to the mass of mankind; while the parents supply the material, both physical and moral, for the life of the children.

Now, it is clear that a great part of this gain would be lost if, by way of compromise, the child should be left with the parents but the cost of its maintenance be provided by the State. This compromise was tried with disastrous results under the old Poor Law (see p. 150). The parent who no longer feels himself responsible for the maintenance of his child, has lost the chief source of his interest in it; and has lost therewith all the stimulus to exertion, the motive for efficiency, which it would naturally provide. Moreover, as the child grows old enough to appreciate the situation, it is inevitable that his knowledge should react upon his feelings towards his parents: he will no longer owe everything to them, probably he will owe very little; for where less effort has been made for him, there will not only *seem* to be less affection—there will actually *be* less.

The family, again, when even moderately efficient, is the best school for the child, not only in affection and mutual services, but in the more economic arts of life. He learns there, not by hearsay and as a set lesson, but by practical experience every hour of every day, what can be done with the income earned by the sort of man he will be when he grows up. He becomes familiar in every detail with the organisation of life on a given plane. No one would wish that a child should suffer privation, and yet it is well

that he should learn how to economise in bad times and how to expand in good ; to share the fortunes of a family is a far more vitalising experience than the well-fed monotony of institution life. Experiences of this kind cannot be introduced into institution life, for they would have no meaning there, no relation to the facts of real life ; it is only within the circle of the family that the child can safely be made familiar with the working of economic cause and effect. There he will learn with all the vividness of actual experience the importance of the little store laid by for the rainy day, of the club-money in times of sickness, of the credit which follows upon good repute, of the holiday taken in good times and forgone in bad. He will be trained also in the qualities of mutual forbearance and mutual service which are of the essence of family life ; and as he begins to earn he will learn the pleasure and responsibility of contributing to the family welfare. The girl, meanwhile, will be learning with more or less completeness the function of the woman in the home : she will learn by actual experience the art of laying out the family income to the best advantage, and she will begin that long apprenticeship to baby which will form so large a part of her future life and be of such infinite importance to the next generation. If she has been " well grounded " in a good family, no amount of after schooling or industrial training will spoil her for home life ; they will only put the finishing touches to her efficiency in the home.

One writes naturally of the life of the wage-earners,

because they form so much the larger part of the community ; but the same facts hold good in all ranks of life. It is in the family that the child learns most naturally and completely to organise his life on a sound economic basis, so that credit and debit may properly balance, and that he may neither incur responsibilities which he cannot meet, nor fail to meet those which are attached to his position.

The family being, then, the best available institution for securing the efficiency of the next generation, another important economic fact reveals itself. The family, developed to even a mediocre degree of efficiency, is the one sufficient safeguard against a surplus population.

What do we mean when we speak of a surplus population? It can only be in an economic sense that we venture to speak of any person or set of persons as surplus—from any other point of view it would be arrogance beyond measure ; and from an economic point of view it must mean one of two things. In the first place, it might mean that the people in question were in excess of the amount of food, housing, etc., available for their support. But if this were all, there would be no reason for fixing upon any particular individuals or class as surplus more than any other ; if there is one man too many in a boat, all alike are potentially that one, and the sacrifice of any one will get rid of the surplus. But the case is altered if there is one man only amongst the number who cannot row, who is therefore a dead weight in the boat. His incapacity at once marks

him out as the individual who is surplus because he has no function to fulfil.

So it is in society. When we speak of a surplus population we do not mean that the numbers are so great as to exceed the means of subsistence; but we do mean that there is a particular section which is incapable of performing any useful economic function, and that therefore it is, from an economic point of view, surplus. There may, or there may not, be other points of view from which its presence is desirable, and from which therefore it is not "surplus."

The quantity of population, then, is excessive only when its quality is defective; and the problem thus becomes, not how to limit the population in number, but how to regulate it in respect of its quality. This can only be achieved when the will which determines the quantity of population is one with that which determines its quality.

Let us look at the analogy suggested between our culture of fruit and flowers and the community's culture of its children. It is just here that it breaks down. As soon as we take upon ourselves the responsibility for improving a fruit or flower, or even for keeping it up to a given standard of excellence, we at once begin by determining both the manner of its production and the quantity to be produced. We do not leave it to scatter itself broadcast, and then attempt to raise all the seedlings; we determine how many we can do justice to, and both limit the number which we propagate and select again the strongest from those which actually come into being. But the

only process open to the State is the former one of accepting all that come; in so far as it takes upon itself the responsibility at all, it must leave its human parents to propagate themselves broadcast, and then make the best of the poor little seedlings.

The State cannot determine the quantity of population; but the institution which *does* determine the quantity—the family—can also determine the quality. And not only can it determine the quality, but it is, when effective, by far the most likely instrument for determining it rightly.

In saying that the determination of the quantity of the population rests with the family, we do not ignore the fact of illegitimacy. But the proportion of those born out of wedlock is only 6·5 per cent in England; and of these, again, a certain number are born of unions which are stable for so considerable a time as to simulate the most important conditions of family life.

On the other hand, children may be family-born, and nevertheless, through failure of the family in its higher functions and responsibilities, may fail of the necessary qualities. But these cases, again, are exceptional. The average—if you will, commonplace—family, be it bourgeois, artisan, or aristocratic, produces men and women who are not “surplus population” because they have the qualities which will enable them to take and maintain a place in the community.

The qualities which the family will impart, both consciously and unconsciously, to the children will be those which the parents themselves esteem. They

will have a more or less definite ideal to which they will wish their children to conform. The effect of this ideal upon the quantity of population is most strikingly illustrated in France, where the number of children is apt to be strictly limited by their parents' estimate of their ability to maintain themselves in a certain social position. The patrimony, large or small, will be divided at the death of the parents; and the aim of the parents is to limit the family to the number which can be provided for on this basis.

But the same aspiration may take effect in quite another way. The French regard their ideal as dependent upon a given amount of material wealth—land or money—and treat the matter as a division sum. Given a fixed amount of property, and a fixed amount which it is essential for each child to receive, then the desired result can only be attained by limiting the number of children.

The English approach the problem from an entirely different point of view. They do not regard their ideal as attainable only, or even principally, by the possession of inherited property, but place it rather in those qualities which tend to the creation of property. When the ideal of the family is, that each member shall be creative of his own fortunes, then it is clear that there is no theoretical necessity for limiting its numbers. The sum to be done is one of multiplication and addition rather than division. If the trees in our orchard are fruitful, we shall grow as many as we can do justice to, and shall not try to save money by limiting their number.

In an English family of the best type there is seldom any attempt on the part of the parents to leave to each child material wealth sufficient to support it throughout life in the standard at which they aim. Enough to give them "a good start" they may try for; but it is a start only, and for the future they rely upon something else. What there is a strenuous effort for, is to equip each child with the qualities and skill which will enable him to maintain that standard for himself; and every child so equipped will be creative of the material wealth necessary to maintain the standard. In many families this aim will be wholly conscious, a subject of much careful thought and anxious discussion. In others, again, it will be more implicit, more governed by what is customary, but it will still rule and order the family life. The parents will not allow their children to be more neglected, more ignorant, less disciplined, than those of a neighbour or relation, or than they themselves were as children. There are still others, but (we must repeat) the small minority, in whom the ideal does not exist because the true meaning of family life has been lost altogether. Of these we shall speak later.

For the sake of the young, then, the aim of the community should be to heighten the efficiency of the family as an instrument or institution for developing the right qualities in the rising generation, to increase rather than to diminish its responsibility. It is the wavering between two policies which weakens the responsibility, perpetuates the ignorance, and increases

the poverty of the family. To diminish its efficiency in favour of some other institution would probably be a great loss in the long-run ; but to diminish it without even substituting any other institution would be the beginning of wholesale degeneration.

And it is not only the welfare of the young which depends upon the strength of the family. It is in it alone that the old can find the comfort and support so necessary to them.

It seems hardly enough realised in discussing our Aged Poor how comparatively few of their needs can be met by a small money allowance. It is true that very little money is enough to supply the actual food, clothing, and house-room they require ; but, generally speaking, our old people are far more likely to suffer from loneliness and neglect than from lack of food and clothing. In the large towns the solitary old men and women living alone, or in couples, are to be numbered by thousands. Secluded almost entirely from the world, friendless and childless, their days wear away in dull monotony. And when their strength fails them, and illness comes upon them, it is often far more from lack of any young people about them to give the care and attention needed, than from actual poverty, that they are forced to take refuge in the workhouse.

It is just this care and attention which comes to them naturally when the family is strong, and young and old either make their home together or keep in close contact. It is not only in material services that they gain, though the little bit of washing and

cooking, which it is so toilsome and painful for the old to do themselves, goes in naturally and almost unnoticed with that of the family; nor even the nursing and comfort in illness. Still more important to them is it that the interest of the younger generation, which has been for so long their chief thought and care, should not be taken from them at a time when it is too late for them to acquire new friends and new interests.

And it is good that the young should continue to have before them, close at hand, the experience, the patience, nay, even the feebleness of the old; just as it is good that the old should have about them the brightness and vigour of youth. In the family, past and future meet and blend: the old hand on their interests to the young, and take again new life in theirs. Cut them apart, and the old wither and dry, and their souls die before their bodies; while the young, broken prematurely from the past through which they drew their sap, are crude and harsh.

It is sometimes argued that these ties between old and young will be greatly strengthened if the State makes itself responsible for the physical maintenance of the old, and leaves to the young only those duties which can be performed without pecuniary sacrifice. The old woman who comes to her son's house with 2s. 6d. in her hand will be more welcome than she who comes with nothing; the old man who would be turned away from the door if he came empty-handed will find it open to him when he can show 5s.

The view at best seems to me a harsh one to take

of human nature ; but we may go so far as to admit that the 5s. will certainly make housekeeping easier, and will make the old people feel more independent of son or daughter. Whether that feeling will increase or diminish domestic friction is one of too great nicety for me to determine. It is quite conceivable that the old woman who "pays her way" will be too anxious to keep in her own hands that control over the household which will naturally have passed on to her daughter-in-law.

But there is a more important question than this. Will it make no difference to the situation from what source the 5s. is derived ?

The centre and core of the family lies in the undivided responsibility of the "heads of the family"; of the strong members to whom the weak, whether old or young, look for support. If that responsibility is divided it tends to break away altogether. What the old people may have of their own is all within the family ; no alien element is introduced. But if some outside agency steps in and proposes to share the burden, the question at once arises as to whether it is taking its full share, whether it should not, or at least could not be made to, take a larger share. There will be a tendency to magnify the weight of the burden to the utmost, to render little services grudgingly or not at all. Under the old Poor Law, when just this division of responsibility was introduced, daughters demanded payment from the parish for waiting upon their mothers, and sons threatened to turn them out of doors unless their allowances were

increased. Where, indeed, the qualification is one of destitution, it comes almost inevitably that the support of the family will be withdrawn in order to prove that destitution.

No man will share his burdens with the State ; the partnership is too unequal. The strength of the State is so incomparably greater than that of the individual, that if the State acknowledges any responsibility at all, the conclusion almost inevitably follows that then it should assume the full burden. The individual compares his resources with those of an agency of unlimited power, he compares his sacrifices with those of a mysterious entity which can feel no sacrifices ; and asks himself what justice there is in such a partnership. Let the State take the whole burden, he thinks, and, having acknowledged the responsibility, acknowledge also the duty of carrying it out properly.

There is, of course, no such feeling, tacit or expressed, in connection with the money drawn from club or savings bank. There the sources from which the income is derived are clearly known and understood ; no one has assumed responsibility, so there is no appeal to be made, no resentment to be felt. The burden has been provided for without recourse to sources which are irrelevant to the deliberate action of the family ; the income is a constant witness to its strength, and not a temptation to its weakness.

All I am concerned to urge here is, that no other institution can supply to the old the refuge and protection which comes to them naturally when the family is strong ; so that here again, all our efforts on

their behalf must be measured by their influence upon family life. Other considerations also arise in connection with the various ways of providing for old age, but these we shall consider in a later chapter.

An important question is often raised in these days, when the Housing Problem is rightly the subject of so much anxious discussion, as to the effect of overcrowding on family life. It is impossible, it is often argued, for healthy family life to be carried on in the narrow homes inhabited by so many of the poor. Where there is only one room for all the purposes of life, the higher qualities cannot be developed, intercourse between members of the family becomes friction—sometimes unendurable friction—and may become worse. The best thing to be done under such circumstances is to break up the family and enable it to disperse: to teach the young to seek their interests and amusements elsewhere, in clubs and evening schools, and so relieve the pressure on the narrow dwelling.

To me it seems that here, as in so many difficulties, there is a tendency to confuse cause and effect. Overcrowding is a great evil, and one which enhances all the difficulties of those subjected to it; but it is not caused by family life, and there is no cure for it in breaking up the family. On the contrary, there is every reason to think that to strengthen the family in the most important respects would go far to lessen the evil.

Space is, of course, an important element in our relations to each other; and to determine the exact

amount of space best suited to the play of those relations known as family life would be a difficult problem. Certainly it would seem, that whatever may be said of the advantages of a large house, it is possible that too much space may be almost as adverse to the play of true family relations as too little. It is comfortable, no doubt, at the moment, for each member of the family to have his own apartments to which he can retire when the presence of the other members jars upon him; actual friction may be avoided in this way, but mere absence of friction is at best but a negative gain. An important part of the family training lies in that making the best of one another, which is necessary at close quarters, and which is far more likely to develop into positive affection than is toleration at a distance.

But the main strength of a family does not lie in its spatial relations. If it did, how could we account for the fact that England, where family and home are stronger than in any country in the world, yet more than any other country sends her sons abroad into all quarters of the earth? Just because the family is so strong it can triumph over mere distance, and feel the tie no whit weakened by the thousands of miles which separate its members. Where it is already weak, indeed, then space prevails, and absence means severance. And in the same way, if the narrow home makes family life impossible, it is because the family is already weak; where the deeper relations are strong, they find a way either to ignore or to control the difficulties arising from want of space.

Suppose we *do* succeed in breaking up the family and dispersing its members, how have we improved matters from the point of view of overcrowding? We have not increased the amount of housing accommodation, nor diminished the numbers in need of accommodation; we have merely sent out some members of the family to seek it elsewhere. What we *have* achieved, indeed, is a rearrangement, which may, under the circumstances, be most desirable; some of the worst evils of overcrowding occur when the young girls and lads stay on too long in the parents' room, and perhaps no sacrifice is too great to get them removed. But such a rearrangement need involve no breaking up of the family life; if the young people can have proper accommodation apart from the family, they can just as well have it in connection with the family. Separation of its members into two or three rooms is not dissolution of the family, it is a part of its natural growth and development which comes with the development of the younger members into wage-earners.

It is well worth considering whether the kind of grouping of the population which we get when we succeed in breaking up families into their constituent parts has not also its great disadvantages. In the solution of this question of overcrowding there have been two movements at work; in the first place, there has been a steady pressure towards isolating single families as such. The promiscuous mingling of different families in one home has been enormously reduced, at any rate among the English population of

the towns ; but this has not been, properly speaking, a disintegrating process at all.

But there is a more recent tendency to what really does seem to be a disintegrating process—the tendency to sort out the population according to sex and age, and regroup together the units of like character. So we get the girls into one set of Homes or lodging-houses, the boys into another ; the children we send off to the right hand, the old people to the left. The women alone resist successfully this unnatural grouping, and prefer to live in solitude if family life cannot be obtained. The men are content to acquiesce in Rowton Houses and similar institutions ; but for the women—I hardly know whether it should be accounted to their credit or the reverse,—sheer terror of how they might behave or misbehave under such conditions has so far deterred the philanthropist from starting a female Rowton House. (I must perhaps admit that the fashionable segregation into “sisterhoods” of many non-industrial women is a part of the general process.)

Now, it is clear that a people grouped in this way lives under entirely different conditions from a people which is grouped in such a way that old and young, male and female, are brought into daily and familiar contact. No doubt certain very definite dangers are avoided ; but it is by no means clear that other dangers, no less serious for being less familiar, are not incurred. In the family, boys and girls learn to live together on simple, natural terms, and to respect each other in essential matters ; their intercourse

is a guide and a safeguard to them when they enter the world and meet with other boys and girls. In the family, both man and wife find scope for their powers of management and organisation, without coming into conflict with other wills which are a mere repetition of their own. In the family, old and young meet and supplement each other's needs: the experience and protecting instinct of the old finds its proper sphere in the inexperience and weakness of the young. But all these grounds of mutual education and usefulness are lost when the disintegrating process has taken place, and the units are grouped together on our modern method.

Cases do occur, no doubt, where the innocence of the young is no longer respected within the sanctuary of the family; and here, where the family has failed of its deepest purpose, is perhaps the only legitimate ground for breaking it up. But there is danger that the disintegrating process will be pressed far beyond these special cases, and become unconsciously a sort of ideal towards which we work. Our industrial schools contain thousands of children who have been sent there on the most trivial pretexts; our lodging-houses and shelters have tempted thousands of men into a life of drifting who might have developed far higher qualities as heads of families; and our provision of one sort and another for the Aged Poor has drawn thousands of the old away from the warm circle of the family into the isolation of solitary life, or the hardly less isolation of an institution.

But though the family is the main centre for the grouping of our people, it is not therefore the only centre; and it is by no means necessary or even desirable that the members of a family should have no interests or amusements outside the home. Even when the home is spacious and comfortable, both young and old must have some outside interests, must find some of their pleasure and instruction and intercourse elsewhere; and when the home is narrow and confined, there is still more need for this. Clubs for young and old, reading-rooms, evening classes,—all have their work to do; but that work is essentially not a breaking up of the family life. Family life does not consist in the exclusion of the external world—it exists as a centre in which other interests may focus; and the fuller those other interests are, the richer may be the life of the family. Of course there *are* interests which are definitely hostile to it; and any interest may, under certain conditions, become so absorbing as to separate an individual from other members of the family. But, normally speaking, the members of a family share their interests with one another; and the more each one can bring into the common stock, the richer it will be.


It seems more difficult than it should be to bear in mind, in considering these matters, that the normal family is not the one of which we tend to hear most, where the parents are selfish and tyrannical, the children neglected and degraded, and the whole fabric rotten with self-indulgence. That is the abnormal family—still, fortunately, the exception

rather than the rule ; but, even if it should increase indefinitely, still abnormal in the sense of being a degradation of the true form.

But no one can deny the presence amongst us of the degraded form ; there are many families which are failures from every point of view, and it is necessary to consider the causes of their degradation.

The failure of family life is not, of course, confined to the poor, but occurs in greater or less degree wherever there are moral defects in those responsible for its maintenance. But what we are chiefly concerned with here, is its more obvious and fatal failure amongst the poor.

First, is it due to overcrowding ? There is, of course, action and reaction in all these matters ; but primarily, No. As we have said, the most serious overcrowding occurs when boys and girls are growing up into young people ; but as young people they are always earning—probably earning enough to support themselves. When the family is strong their needs are considered, and another room is taken to meet those needs. But when the family is already weak, what happens is that the parents appropriate the earnings of the young, without consideration of their needs, for so long as they will submit ; and then the young people assert their rights and break away altogether, regardless in their turn of the needs of their parents. But wherever they may go they will require accommodation of some kind, and might have had it just as well while sharing the fortunes of the family.



The root of the evil lies deeper, then. Before the overcrowding which makes it desirable to break up a family can occur, the heart of the family must have already been eaten out of it by selfishness and mutual indifference. The remedy is purely a moral one. It does not lie in substituting Homes for the home, but in strengthening the influences which go to build up the home. What they are we have already considered. They have their root in the instinctive love of the parents; but unless this instinctive love is strengthened by a growing sense of responsibility, it cannot develop, and will tend to disappear altogether before the increasing cares of life. Now, this sense of responsibility is not an element which has to be introduced from outside, though, doubtless, it may be strengthened and guided by wise teaching. It grows naturally out of the situation as it presents itself to the normal man and woman. When the issue is not darkened for them, they know that they are responsible for lives which they, and they alone, have called into existence; and they set themselves manfully to meet the responsibility. And in so doing they find their own strength and guidance through life.

But what if the social conditions will not permit them to meet the responsibility? It is a vain and idle hypothesis. The social conditions *will* permit them; for their very effort to do so will make them steady and efficient workers, whose services will be valued by the community, and will be supplemented by the help of the young people who will grow up in such a family as theirs will be.

On the other hand, nothing is so easy as to undermine this sense of responsibility, and draw the very sap out of a man's life. There are immense reserves of indolence in all of us ; and if once a man loses faith in himself, if through much repetition he has been made to believe that the responsibility he has assumed is really greater than he can meet, then the main-spring of his energy is broken. He will become indifferent, careless, a poor worker, and actually incapable for want of motive power.

Or, again, the same result may arise from the sense of divided responsibility which is so largely encouraged at the present day. It will bear repeating, that there should be no wavering in our policy in this matter. If the family is really the proper institution for the care of the young, then our main efforts should be directed towards strengthening the family. But at present the tendency is to whittle away its functions in every direction. This year we say that boots should be provided through the school, next year holidays ; to-day we say that dinners should be given at soup-kitchens, to-morrow breakfasts. We tell a man in practice that he has no responsibility towards his children, by putting them wholesale into Homes and Schools ; and we tell him in theory (especially near election time) that he has no responsibility for either himself, or his wife, or his parents, in old age. It is little wonder that the less clear-headed amongst our people have got confused, that the clear voice of Nature has been drowned for them by the babel of philanthropic and political

casuistry, and that they have turned away from the strait and narrow path to the broad path of indifference.

The loss to both parents and children is immeasurable; it is felt, though it can hardly be expressed in definite terms, by those who go amongst them and see the squalid, loveless, sordid lives they lead, and who still have left an ideal by which to measure the degradation. The economic loss to the community is but a small part of the whole; but it finds its measure in the listless, inefficient, irregular work of the parents, and the stunted, undeveloped minds and bodies of the children.

Is there then no room for all our overflowing philanthropy, our political energy? are we simply to stand aside and let things drift, and make no effort to remedy the evils we see amongst us? I am far from thinking so. We have suffered these evils to grow up amongst us, and we must do our utmost to prevent them from perpetuating themselves. But the lesson to be learned is, that in all our work we should bear in mind this supreme importance of the true family life, and test our progress by the greater strength we have brought into it. Let us take up one by one some of the points which have been raised in this chapter, and which all have their centre in the family, and consider them in this light—consider, that is, how our help may be given so as to strengthen and not to weaken the family life.

CHAPTER VII

THE CHILDREN

Their claims upon the community—Provisions to meet those claims—Child-labour and consequent legislation—Effect upon family, evasion of law—Observance only ensured by co-operation of family—Educational legislation and the family—Non-acquiescence or failure of family gives rise to supplementary institutions.

LET us consider first the question of the children. It is to them that we are always chiefly attracted when we begin to take up work amongst the poor. They are, we think, so helpless in their difficulties, so incapable of finding their way through them, and so easily injured ; moreover, they are so responsive to kindness, that any trouble we take seems to meet with its instant reward. The children, again, are at the beginning of life, and so much depends upon what that beginning may be ; such small seeds sown now may have such great and lasting results hereafter, that our intervention here assumes an importance which it can hardly have at any later period.

It is true that experience may lead us to modify a little our opinion of the helplessness of many of the children ; and may also lead us to fear as much as to covet that lasting influence on their lives ; but on the whole the feeling is fully justified. Work amongst

the children is of immeasurable importance, both because of the needs which it strives to meet and of its far-reaching results.

Before putting hand to the work, however, it is well to understand something of the actual position of the child in the community — of its status, and of the institutions and laws which have reference to it. It will enable us to appreciate both the dangers to which childhood is exposed and the defences which have been raised against those dangers.

It must never be forgotten that the main legal institution for the maintenance and protection of the child is the family; but the power of the family is itself very carefully guarded, limited, and directed. We will look first at these limitations which already exist, seeing how they have grown up as the necessity became obvious, and then we will consider how far the work of the family needs to be still further supplemented, and in what way.

It may almost be said that the public history of the child began with the last century. It is true that students of Poor Law history will find no period in which some attention is not bestowed upon the course to be pursued with the children who are likely to become paupers; but it is significant that until the beginning of the last century legislation concerns itself less with the protection and care of children than with securing that they are set to work as soon as

possible. There is no thought of education but from the purely industrial point of view—a most important and indispensable point of view, no doubt, but, if occupied exclusively, dangerous to the deepest interests of the child. Work has its place in the training and education of the child, but only as conducive to that training and education; when it is regarded as primarily a source of profit, it is certain to be abused.

We owe many evils to the hasty development of the factory system; and it is the fashion now to dwell upon those evils rather than upon its more beneficial side. But one incidental benefit we owe to it is, that it forced into prominence this necessity for protecting childhood from entering prematurely upon the toils of wage-earning. England learned a lesson then which she will never forget. It must not be supposed that the abuse of childhood which took place in the mills was peculiar to them alone; it might have been found abroad in the fields and in the dark recesses of the mines; but in the fields and in the mines it passed unnoticed until it had attracted public attention in the mills and factories. What the factory system did, by its great demand for child-labour, was to gather the children together in large numbers and to make it practically impossible that their condition could remain unnoticed. The services of children as young as four, five, and six years of age could be, and frequently were, utilised; and employers were often merciless in the amount of work demanded. Moreover, the conditions under which those of the

children lived who were parted from their families were bad in the extreme; and they were subjected to the risks of disease, as well as of injury from the machinery amongst which the work was carried on. It is probable that many of those who lived at home were also in surroundings of the most insanitary description, to judge from contemporary literature; but the systematic, one might almost say organised, insanitation of the habitations of the children who lived at the expense of the mill-owners was more easily discovered and dealt with than that of the homes. But until it was so exposed and dealt with there was, as those who care to look into the history of the matter will find proved beyond doubt, an appalling amount of suffering undergone by the children; and there is good reason to think that its effect upon the physique of the manufacturing class of the Northern counties may yet be traced after the lapse of several generations.

If now we ask who was responsible for this state of things, and who profited, or thought to profit, by it, we must share the blame pretty equally between the employers who could consent to overwork the children, and the parents who could permit them to be overworked. An apologist for them might urge that both parties to the crime were driven by the stern forces of economic necessity. However that might be, it is at any rate probable that they were doing nothing contrary to the conscience of the time. The Poor Law guardians themselves, who were amongst the chief sinners, thought that they were

doing their duty to the children under their care, when they sent them in boat-loads and waggon-loads from London to the Northern counties, to be legally bound apprentices, from the age of five or six to twenty-one, to masters from whom they had practically no appeal, in a county where they had no friends. And it should never be forgotten that the man who first took effective steps to bring about legislative reform was himself a mill-owner, Mr. Peel, to whom it was due that the Health and Morals Act of 1802 was passed. The founders of our commercial prosperity were not all of them the monsters of cruelty which their works would seem to proclaim them; but for the most part they certainly shared in the general apathy towards the rights and needs of childhood.

The Health and Morals Act applied only to legal apprentices, and lapsed in 1814. Many years passed before the public conscience could be fairly roused, and all the efforts of Lord Shaftesbury and his helpers were needed to give effect to the growing sympathy. The reform began in the mills, where the evils had first come to light, and gradually made its way over the whole field in which the systematic employment of children was carried on. Side by side with the protection of the children from excessive work, and indeed largely as a means to it, has gone an increasing care for their education. It has been seen that to allow children to grow up ignorant and undisciplined is little less cruel than to crush them with work; and the children who were set free from the mills and the

mines had to be gathered into the schools before the reform was anything like complete.

If we look now at the present position as it has developed during the last hundred years, we find that we have legislation for the children from three points of view—Industrial, Educational, and Protective. Industrial, limiting the hours and times of work in specified places; Educational, providing instruction of various kinds and compelling attendance at school; Protective, punishing cruelty and neglect on the part of those responsible for the care of children.

1. The aim of our Industrial legislation for children is to prevent their systematic employment under a given age, and to prevent it from being excessive after that age. The age under which employment is prohibited has been fixed and revised many times, and the tendency is for it to rise steadily. In England it now stands at twelve, and it is probable that attempts will be made to raise it still higher. The main difficulty to be met at each successive step forward lies in the attitude of the parents, whose opposition is the more to be respected in so far as the question presents itself to them as a serious economic problem to which they are expected to find the solution.

Let us look a little more closely at the position of the family in this respect.

Amongst skilled artisans earning good wages, it matters comparatively little—though still considerably—whether the eldest boy begins to earn his 5s. a

year sooner or later. But when we come to the lower ranks of labour, it becomes a serious datum in the family finances. In proportion as a man's earning powers depend more upon bodily strength and less upon acquired skill, his economic position will be stronger at the period when his bodily powers are at their highest—that is, from youth to early middle age. For him the time when his earning powers begin to diminish sets in early; and if he is bringing up a family it becomes essential that the elder members should supplement his wages as soon as possible. The one economic argument in favour of early marriages in this class is, that by this means the main burden of the family is brought within the period when the man's earning powers are at their highest, and that as they begin to diminish the children are of an age to earn. The significance of the position becomes obvious if we contrast such a family with that, say, of the professional man, whose earning powers are likely to be at their height comparatively late in life, who marries later, and whose children are most expensive to him at an age when the children of the labourer have long been self-supporting.

One of the most striking industrial movements of the time is the tendency there is to compress the chief earning powers of the working class within narrower time-limits. The Trade Unions, and to some extent Industrial legislation, bring pressure to bear at one end of life, making it increasingly difficult to get work as age comes on. The Educational policy

of the community brings pressure to bear at the other end, deferring the period at which the children may bring their contribution to the family income. It is clear, therefore, that any legislation towards further restriction of the age works under great tension. It is not only a question of habit or custom to be overcome, or even of mere selfishness on the part of the parents. It is a real economic sacrifice they are asked to make, and one which may in some cases seriously increase their difficulties of bringing up a family. It is essential therefore to proceed slowly, to count the cost, and to endeavour that the longer immunity of the children shall be so utilised as to bring its economic return—that they shall be really more efficient men and women.

One result of this tension under which the law works is, that it is to a large extent evaded. It aims, I have said, at preventing the *systematic* employment of children under a given age; more, than that it can hardly hope to achieve, but so much it may fairly be said to have done. It is no longer a part of our industrial system that children under twelve should be employed as wage-earners—the mills, the mines, the fields, the factories and workshops, are closed to them, and no one can employ them in such places without incurring a penalty. Nevertheless, large numbers of children under twelve continue to be industrially employed, whether with a wage or without, and it seems impossible that the law should take cognisance of all cases in which it is so. If the family can be brought to acquiesce in the reasonable-

ness of the law, the children will be kept from industrial work, and the difficulty will be met by continued economies on the part of the parents. But if the family does *not* acquiesce, if it merely resents, then some way will be found of evading the law, and the child's services will be utilised, either at home, or by any one whose use of them does not come within the prescribed categories.

The law follows public opinion in this matter ; but it must be borne in mind that public opinion here does not represent the opinion of those who feel the chief stress of the prohibition. To the public it is a matter of great importance that the rising generation should be strong and efficient ; it is a matter of absolutely no importance that Polly and Jack should be prevented from earning 1s. 6d. a week and their tea. But the relations may be entirely reversed for the family to whose income Polly and Jack would be contributing, and whose main interest is to get together enough money for the rent-collector next Monday. The sacrifice of which the community and the children themselves are to reap the benefit is as much felt by the parents as if they were called upon to pay a tax of 3s. a week.

For the law to be universally effective, then, it is essential that the family should be both willing and able to accept the principle upon which it is based. In the vast majority of cases the family has accepted the principle, and its observance has been made more easy for them by the rule laid down from above. In the minority of cases the pressure of habit or of

poverty has been too great, the family has not accepted the principle, and has therefore evaded the rule. There is a large field for voluntary effort to occupy in converting these families to a recognition of the principle, or in improving their economic position so as to make their observance of it possible.

2. Educational legislation presses home the same problem from another point of view. Here the limit of the child's immunity from wage-earning is partly determined by his proficiency in school subjects, and may extend beyond the period prescribed by industrial law, if the child is not "free of school." Under the London School Board the limit is practically fourteen for the majority of children; and it is not to be wondered at, that among the poorer families many of these children are employed industrially out of school hours. In some cases, and to a certain extent, such employment may not be actually detrimental to the child employed; in others it is seriously so; and in many cases it doubtless diminishes their ability to profit by school instruction. From this point of view again there may be even less sympathy from the parents with the policy which is depriving them of their children's assistance. The quasi-literary education which they are receiving does not appeal to all of them. Some no doubt cherish a vague admiration for "book-learning" as a fine thing; others think it an unprofitable way of training a child who is to earn his living by manual labour. Few can have grasped the rather difficult notion that a child has to learn to live as well as to earn a living; or again,

that the cultivation and strengthening of his mental faculties will make him more efficient in whatever line of work he may after adopt. Here, again, the articulate public opinion which guides legislation goes far beyond the inarticulate opinion of those most seriously affected by it ; and if the law is not to be evaded, there is much work to be done in winning the acquiescence of the parents. Indeed, this acquiescence is even more essential here than from the industrial point of view ; for if the parents are without appreciation of the benefits of education, their attitude will inevitably react upon the children, and make them also indifferent. The law can keep a child out of the workshop, but it cannot force him to learn against his will, and it may even find great difficulty in forcing him into the schoolroom.

It is due to this non-acquiescence of parents and children that many of the supplementary educational institutions of the country have been started. Truant schools, day industrial schools, and to a large extent the ordinary industrial schools, are the outcome, not so much of our educational policy, as of the passive and active resistance of parents and children to that policy. If the energy which has been expended in starting and maintaining these institutions could have been brought to bear more directly upon the family, they might have become to some extent unnecessary. Partly, no doubt, they are made absolutely necessary by the physical or moral failure of the family ; but in so far as this is not the case, they represent also a curious blindness on the part of the community to the

capacity of the family life, as, for instance, when a child of very tender years is committed to them as being "beyond parental control." To some extent also they act as a recognition of the economic pressure which our educational policy places upon the poorest families, and represent an attempt to help the parents to meet that pressure in their actual use, if not in their original intention. By many benevolent persons, as well as by many of the poor themselves, one main function of the industrial school is thought to be the relief of the parents; and notwithstanding the occasional contributions of parents, they certainly represent an enormous subsidy to the families which utilise them.

Perhaps what is really the most important feature about these institutions is the attempt made in them to differentiate the education of the children assigned to them with reference to their peculiar economic circumstances. This feature is emphasised by the inspector in his official report for 1900 with respect to Day Industrial Schools more particularly: "A Day Industrial School should be a great deal more than simply a Feeding Day School, it should be a centre of great social effort; an attempt should be made not only to elevate the children and to keep in touch with them after school hours and after their school term is over, but also to get in touch with the parents and influence them. Further, while they are in the school, special regard should be had to the laborious lives—not necessarily on that account unhappy lives—which these children will have to lead in youth and

manhood. Special pains, therefore, are requisite to develop the industrial as well as the literary side of their training. The Day Industrial School should be an example in this country of the striking movement which has spread with such force during recent years in Scandinavia in favour of a practical education for those children who must, by force of circumstances, lead upstanding and practical, not sedentary or contemplative, existences."

The Day Industrial Schools, with the persistent daily pressure with which they thrust the families affected into the right direction, are probably the most successful of these supplementary institutions, and indicate the most hopeful lines of future progress. The other schools, in so far as they separate children from their families, fail to promote acquiescence in the normal system at all; indeed, they rather encourage a resistance which leads to the burden of the family being diminished.

The returns made by the Industrial and Poor Law schools may help us to form some idea—though a very imperfect one—of the extent to which family life actually does break down in its work of bringing up the next generation. At the close of 1900 there were over 30,000 boys and girls removed from their previous surroundings and placed in reformatories and industrial schools—a serious number when we add to it the 50,000 under the care of the Poor Law guardians. But these children do not all represent the moral or even the economic failure of the family. Of those under the care of the reformatories, some 5000, we have no

information as to the condition of the parents ; but of the much larger number in the industrial schools we have the following particulars as to parentage concerning those admitted during 1900 :—

	Boys.	Girls.
Illegitimate	211	58
Both parents dead . . .	119	33
Father dead	468	153
Mother dead	430	136
Deserted by parents . . .	157	87
One or both parents destitute or criminal	151	105
	<hr/> 1536	<hr/> 572
	Total 2108	

Now, the only cases which we can fairly regard as complete failure of the normal family are those in the two last categories, where the parents have deserted their children or been either destitute or criminal—that is, rather less than one quarter of the whole number. The very much larger number where one or the other parent is dead may also have to be accounted failures, though hardly of the normal family—failure, we may call it, of the family when it has been seriously crippled ; and we must also bear in mind that the numbers in this class represent to a large extent the benevolent instincts of the public rather than actual failure of the family, crippled though it may be.

If we turn now to the 50,000 children under the care of the Poor Law Guardians, we do not find much information to help us. Rather less than 12,000 are children of inmates of the workhouse, and belong

therefore to families which have emphatically failed economically. But the majority, over 33,000, are classed together as orphans, or other children relieved without their parents, so that we have no clue as to how many of them actually belong to families which have failed.

There is another set of supplementary institutions which stand on quite a different footing—those which are devised to meet the needs of really abnormal children. Naughtiness and truancy in children are quite normal phenomena, which can be, and in the vast majority of cases are, met and controlled by the organisation of the family; so that special provision becomes necessary only when the family has ceased to exist or has definitely broken down. Once indeed the special provision has been made, there is a tendency to substitute it for the family, and thus in many cases to hasten its dissolution; “beyond parental control” is frequently the outcome of mere indifference, or the desire to take advantage of relief which is to be so easily obtained. But the really abnormal children need special treatment and training which it is generally beyond the power of the average family to provide. The blind, the deaf and dumb, and to a certain extent also the crippled, are debarred from availing themselves of the ordinary education offered, and need special instruction and care to enable them to take any active part in life. No one, I believe, questions that if they *can* be enabled to take an active part in life they will be far happier than if they are merely maintained in idleness; and some of

the noblest efforts of philanthropy have been directed towards devising and providing schemes of instruction which shall, as far as possible, counteract special disabilities.

The need for special care and instruction naturally tends to promote the segregation of the children into special classes adapted to their needs; and it becomes a difficult problem to determine how far this segregation should be encouraged. On the one hand, it is more or less necessary to gather together those in need of a particular kind of instruction; on the other, as the aim of such instruction is to enable the children ultimately to live their lives on something like equal terms with their fellows, it is clearly necessary to encourage as far as possible their constant intercourse with normal children. A great part of the evil of any physical defect is due to the isolating and enervating effect it may have upon a child's mind; and nothing will do so much to counteract this as to be allowed to share at home or at school in the everyday life of ordinary healthy children. The right combination of the two policies can only be found after careful experience, but it would be a safe rule never to place a child in a "special class" who could possibly hold his own amongst normal children.

Other children there are for whom segregation becomes necessary, not only for their own sake, but also in the interests of the community. The epileptic, for instance, not only need very special care, but are liable to be a source of danger to their companions; and one of the greatest gaps in our system of insti-

tutional charity lies in the direction of sufficient provision for epileptics, both children and adults. Imbeciles and lunatics, again, are recognised as fit subjects for care in asylums ; but there is still another class of the mentally afflicted who are only just beginning to have their needs fully recognised—the feeble-minded. It has been estimated that something like 2 per cent of the children in our elementary schools are so deficient mentally as to be morally irresponsible ; and such children, if allowed to grow up with their lives unguarded, cannot fail to contribute largely to the crime and poverty in the community. Moreover, as this kind of deficiency is hereditary, the difficulty tends to increase with every successive generation ; and it becomes a question whether we may not have to aim, not only at the special instruction of feeble-minded children, but also at their permanent guardianship in Homes, where they may be made partially or wholly self-supporting, but where their irresponsibility and unfitness for parental duties may be recognised.

3. Finally, we have the legislation which is concerned with the protection of the child ; and this aims directly at limiting the power of the family in certain directions. It is always possible that the necessary autocracy of parent or guardian may degenerate into a tyranny ; and we no longer tolerate the Roman view that the head of the family has the right of life and death over its members. Cruelty and serious neglect, as well as the employment of children in certain definite ways likely to be injurious to them,

have been made punishable offences, and the child now has its legal rights against its parents or guardians.

We see, then, that the child of to-day is born into a very elaborate system, devised for its maintenance, protection, and education. The very centre of the system is the particular family to which he belongs; and supplementing, and to some extent limiting the family, are a host of institutions and regulations provided by the community. It can only be by some accident if any child fails to find his place within the system; but such accidents occur sufficiently often to provide ample work for those who are interested in children. And when we find a child in need of our help, our primary aim should be to strengthen the family which is his first and natural defence; and failing that, to use and manage in the best possible way the institutions which exist to supplement the family. But we must always bear in mind that their proper use is to supplement, and not to supersede.

CHAPTER VIII

THE AGED

How can they best be provided for?—Is the State responsible *qua* employer? Recent history of "old-age poverty," and causes affecting it—Present position and means of providing—Deferred annuities, Savings Banks, Building Societies, etc.—The family as an investment—Increase in old-age pauperism and its cause—Prime difficulties attaching to schemes for State pensions—Experience of other countries: Germany, Denmark, New Zealand—Alternative policy—How to provide for present generation of poor.

LET us turn now to consider the position of the old people. The problem presented here is much less complicated than that of the children, for we have no longer to deal with the question of education and of preparation for life. How the old may best be helped to make the most of what remains to them of life after their work is done, to enjoy comfortable rest after honourable toil,—that is the question, and it is one of permanent interest to us all. There is, perhaps, no subject before us to-day on which there is such general agreement as to the end desired; but, again, there is none on which there is such deep-rooted disagreement as to the way in which that end may be best attained.

Partly because the question has been made one of party politics, there has been a great tendency for some

years past to concentrate public attention upon one method alone, to the neglect of others which have at least as good a claim to be considered. Indeed, considering that some of these have in the past proved efficient for a large majority of the population, they may fairly be said to be in possession of the field until the new method can actually be shown to be more effective. The new method is, of course, that of old-age pensions provided by the State. Its popularity is easy to understand. The need which it proposes to meet is one which appeals strongly to public sympathies; the means which already exist to meet that need are either little known to the advocates of the new method, or are so familiar and simple as to incur something of the neglect which is apt to accompany familiarity; and, finally, its advocates do not anticipate that any one in particular would feel the burden of the provision made in this way for old age.

But before discussing the merits of particular methods of provision it will be well to consider one argument which is often brought forward by the advocates of State pensions. The aged poor, it is said, have spent their lives in the service of the State; and they have, therefore, a right to maintenance from the State when they are no longer able to work. Now, to spend one's life in the service of the State may mean very much, or it may mean very little. Many patriots have done it, with a single-minded devotion that had no thought of their own profit. In another very different sense, we have a large body of civil servants spending their lives in the service of

the State, who are induced to enter the service by a contract under which they receive a fixed salary, including a pension, in return for fixed services. But in neither of these senses can it be said that the mass of the working class are spending their lives in the service of the State. It is no disparagement to them to say that their object in working is their own maintenance and advancement, and that it never occurs to one in a thousand that he is doing anything patriotic, or even to choose his work with reference to the welfare of the State. So far he is on a level with the civil servant, but with the all-important difference that the State is not his employer, that it has entered into no contract with him, and has no power either to enforce or direct his work. It is a very simple truth that a man cannot serve two masters, and the working man is in the service of his employer and of no one else. ~~If~~ ~~the~~ ~~service~~ is to constitute a claim for pensions, then it is upon the employers that the claim must be made. And if, as is likely, the employer responds by saying that it was for their own benefit, and not for his, that the men worked, that is still more true of their relation to the State. Or if the argument is to be treated as metaphorical, meaning simply that the State has benefited by the presence of its workers, then the State may fairly reply that so also have the workers benefited from it, every day and hour of their lives.

But the fact is that the question cannot be advanced either way by arguments of this kind. If the difficulty of providing for old age could be best solved

by an appeal to the State, then it would matter little whether or not a special right could be made out. Every individual member of a state has a right to all that the State can do for him advisedly ; it is a question of practical statesmanship to determine what it is that the State *can* do.

In considering the advisability of any great innovation, those who look beyond momentary popularity will always study the conditions into which it is proposed to introduce the change, and will endeavour to estimate the whole of its probable effects. Let us then consider what the actual position is into which it is proposed to introduce a system of State pensions ; what the other methods are by which provision is, or may be, made for old age ; and which is best adapted to achieve the end.

First, then, what is the present position of the old people in this country, and what are their actual means of support ?

To understand the present position we must take a brief look at the history of old-age poverty, ascertain whether matters are getting better or worse, and look for the causes of that improvement or deterioration. One test of the amount of poverty in old age, and the only one for which we have statistical evidence, is the number of the old people who have recourse to the Poor Law. It is not a very accurate test, for there are some who will suffer a considerable amount of hardship rather than apply to the Poor Law, while there are others who apply simply because it is the custom for old people in their district to have relief.


Still, it will give us a fair indication of how matters are moving in this respect. I will speak first of the period from 1871 to 1891. Taking all the old people in the country over the age of 60, we find that in 1871, twenty-one out of every hundred were paupers; in 1881, fifteen out of every hundred; in 1891, thirteen out of every hundred.

Now, the important point about these figures is, not so much that they show a completely satisfactory condition at any moment—the really satisfactory condition would be for all the old people to be independent of the Poor Law,—but that they show such steady progress towards independence, progress which really promised to bring us within sight of the desired end, if it could have been maintained.

What, we may now ask, were the causes of this improvement? and is there any reason to suppose that they are not still at work?

It is always difficult, in dealing with such complicated matters as social movements, to disentangle the particular causes of particular effects; but if we can find that there has actually been some progressive movement which would be likely to bring about the progress we have noticed, we shall probably be right in thinking that it is at any rate a part of the cause.

One such movement I think we may find in the progressively greater care we have given to the children during the last century. "The child is father to the man"; and if the children are neglected and overworked, their whole lives will be less efficient.



Let us look quite briefly at the childhood of the old people we have been considering.

First, the old people of 1871. They were children in and before 1820. But in 1820 child-labour in England was quite unregulated : children were put to work in the factories, the mines, and fields, at the age of four, five, and six years ; the hours of work were unlimited, and often amounted to sixteen in the twenty-four ; in many places there was little, if any, provision for their education, and the conditions under which they lived were dangerous and insanitary to a degree which is hardly credible to-day. There is little wonder that of the children who survived many grew up weakly and inefficient, and incapable of providing for their old age.

The old people of 1881 were children in and before 1830. In 1830 work was limited to twelve hours a day for children in the cotton mills, but was still unregulated in other industries.

The old people of 1891 were children in and before 1840. In 1840, hours were further limited to nine in the cotton mills, and some progress was made with elementary education.

It was not, however, until 1864 that the regulation of children's work was extended to all industries, and not until 1870 that education became anything like universal. So that not until 1930 can we look for the full effect of our reforms in this direction. But no one, I think, will doubt that the child who is well taught and cared for, and preserved from premature toil, has a better chance of preserving his independence

throughout life than the child who has never properly developed either mind or body.

Side by side with our increased care for the children, and no doubt largely due to it, has gone a steady and large increase in wages. This movement must also be regarded as one of the causes we are looking for ; since increased earnings means increased power of providing for old age. Sir Robert Giffen has estimated¹ the amount of the increase during fifty years, taking all industries together, to have amounted to something like 100 per cent. That is to say, wages during the time we are speaking of nearly doubled themselves ; and though two of the items on which wages are spent have grown dearer (butcher's meat and house rent), the majority of things have grown very much cheaper. Even women's wages have shared in the general improvement, though in some cases these are still lamentably low.

A third change is rather more subtle, but perhaps even more potent than either of the two preceding. In the first quarter of last century a generation of men and women was allowed to grow up in the firm belief that at every difficulty in their lives, in sickness and out of work, as well as in old age, it was the business of the State to provide for them. Naturally, therefore, very few cared to make any provision for themselves. In 1834 the law was changed, and an earnest endeavour was made to induce the people to make provision for themselves. An immediate result of this policy was the development of the great

¹ *Essays in Finance*, second series.

Friendly Societies, and other forms of thrift. In writing about the growth of Friendly Societies, by which the working man provides against times of sickness, the Chief Registrar of Friendly Societies says: "The records published by the two great Orders do not enable us to go back to the commencement of the Victorian era, when the recent enactment of the Poor Law compelled men to think of self-help; but, so far as they go, they indicate marvellous progress, and it is fair to infer that that progress was in operation in the previous years."¹ And he goes on to say that between 1852 and 1898 the Manchester Unity of Oddfellows increased at the rate of 32 lodges and 12,234 members per annum, while the Foresters in the same period increased at the rate of 72 courts and 13,860 members per annum. Of course the improvement was gradual. It is difficult to change all at once a habit of mind, and for a people which has learned dependence to forget it altogether. But just in proportion as the Poor Law Guardians have acted on the assumption that it is right and natural for the people to preserve their independence rather than to seek relief, the people have accepted the position, organised their institutions, and developed a sense of mutual responsibility. In certain parishes where the Guardians have taken the work really to heart, old-age pauperism has been completely wiped out, and with it has vanished an immense amount of discontent and suffering (see pp. 106, 107). There is no class of people in the world so responsive to an appeal to their

¹ Brabrook, *Provident Societies and Industrial Welfare*, p. 63.

manliness as the English workers, and none, perhaps, which succumbs more easily to a suggestion of dependence. This, then, is the third cause of the improvement—an increasing expectation of independence. An increasing belief, that is, on the part of the working class, that it is their own business to provide for the weak times of life during the strong.

Now, we hear much to-day of the *inability* of the wage-earner to provide for his old age, so that it is important to consider what are the means by which he actually *does* provide for it. For we must remember that, notwithstanding this alleged inability, in 1891 no less than 87 per cent of the people over sixty were independent of public relief.

First of all we may look at the attitude of the working class towards the question of pensions when provided by themselves. The simplest way of doing it is by a deferred annuity; payment made, *i.e.*, for an allowance to begin at a certain age. It is hardly realised at how small a cost this provision can be made by those who really care about it. For instance, the Chief Registrar of Friendly Societies points out¹ that a member of a good club, earning 20s. a week, could ensure himself a pension of 5s. a week, to begin at sixty-five, by beginning at the age of twenty-one to pay a special contribution of 2½d. a week, or half a week's wages in the year. Now, no one who knows anything of working-class expenditure will maintain that this is beyond their

¹ Brabrook, *Provident Societies and Industrial Welfare*, p. 63.

power; but the fact remains that with the working class it is a very unpopular form of provision. They do not regard old age as a certainty, and they, perhaps rightly, dislike investing their savings in a way which will bring no return if they do not happen to live long enough.

The ordinary savings bank is a much more popular form of investment, because of the ease with which the money can be withdrawn, as well as left to survivors on the death of the owner. In so far as it actually is withdrawn to meet prior emergencies, it fails, of course, as a provision for old age; but when wisely applied it must often be the means of facilitating that provision in another form. The amount of these savings is very striking. In 1896 they amounted in the Post Office Savings Bank to £108,000,000; and in the Trustee Savings Banks to over £33,000,000.¹

Another popular form of investment is the Building Society. It is said that by means of these societies a quarter of a million persons have been able to become the proprietors of their own homes;² and it is obvious that this is a very efficacious means of providing for old age. If we consider not only that the owner of a house can live rent-free during his life in all the dignity of the owner of house-property, but that he can, if he likes, let it and live on his rents, and can leave it, moreover, at his death as a provision for his wife and children, it is easy to understand the popularity of these institutions.

¹ Brabrook, *Provident Societies and Industrial Welfare*.

² *Ibid.*

Still another favourite form of investment is the endowment policy, which ensures the payment of a fixed sum of money, either at death or after a fixed number of years. The average insurance is for £90 or £100, which serves, according to circumstances, as provision for the family or for old age.¹

Finally, amongst other forms of investment we must notice the railway societies and others promoted by employers. The railway savings banks are able to give a high rate of interest, and in 1896 the workmen had invested in them more than three millions.²

The total savings of the working classes for all purposes are estimated at nearly three hundred millions.³ Much of this is invested in institutions such as Friendly Societies and Trade Unions,⁴ which do not make old age their primary care. But even these institutions do make some provision for it, and, if they were to turn their attention that way, could easily solve the problem which for our statesmen has proved insoluble.

But there is one investment which far exceeds any of those of which we have any record. It is an investment, indeed, of which there can be no record, and of which the returns consist for a large part in values which cannot be expressed in money; but it is well known and appreciated by the majority of the

¹ *Economic Journal*, 1895, p. 364.

² *Provident Societies and Industrial Welfare*, p. 194.

³ *Ibid.* p. 212.

⁴ Of twenty-four Trade Unions in York, all but six make special provision for superannuation pay. See Rowntree on *Poverty*.

working class—I mean, of course, a man's investment in his own family. The true strength of every class alike lies in its family life ; but this is peculiarly true in an economic sense of the working class. Amongst people whose income depends largely upon immediate earnings, the value of an institution such as the family, which groups weak and strong together in mutual support, is particularly obvious ; and the economic strength gained in this way can never be replaced by any other, just because it issues from and is bound up with motives and affections which are more deeply rooted than any others in human nature. The parents who lavish love and care upon their children are not primarily thinking of providing for their old age, though they may encourage themselves with the thought that when it comes they will surely not be left desolate ; and the children, when they endeavour to repay something of what they have received, make no calculation of money values, but give what affection and gratitude may prompt. And the result of this relation is the economic fact, which may be proved by any one who cares to look into the matter, that parents who have done well by their children seldom come to grief in their old age, except by very special misfortune, or unless some one intervenes to weaken the bond. On the other hand, it is one of the commonest experiences amongst those who have to do with Poor Law or charitable administration, that parents who have neglected their children are left weak and without resources in their old age. For instance, many of those who apply for assistance

are, or have been, skilled artisans who have allowed their children to grow up as unskilled labourers. Then, of course, it is likely that the children will neither care nor be able to support their parents. Plutarch tells us that Solon enacted a law that it should not be necessary for a son to maintain his father if his father had not caused him to be taught a trade. That rightly emphasises the responsibility on both sides ; and though it might be too much to demand that every labourer should bring up his son to a skilled trade, it is not too much to expect of every father that he should give his sons at least as good a start in life as he had himself.

The most important institution, then, for the maintenance of old age is the natural and legal provision made through the family ; and this relation, as I have said, generally suffices, unless it is weakened by some external agency. Such an agency the Poor Law may become when unwisely administered, and such an agency charity also often is in unwise hands. It is a lamentable fact that in London, and I doubt not in many other places, the old people may be neglected by the young, solely with a view to making them more eligible for Poor Law relief or charity. It is often a very careful and deliberate neglect, devised partly in the interest of the old people themselves ; but it generally leads to complete separation and the severance of all the ties which bound the family together. The sons and daughters go to live at a distance ; they leave no address by means of which the relieving officer might track them down ; the old

people are left desolate, and the parish relief is but a poor substitute for daily intercourse with children and grandchildren.

These, then, are the chief resources of the working class for providing for old age. And to those who still feel that it is an impossibility for a working man earning low wages to bring up a family well and also make provision for himself, I would point out two considerations. In the first place, in bringing up his family well, he is making provision for his old age, unless by some special misfortune his children should all die young. In the second place, I would ask consideration for the following facts. Assuming that a lad does not begin to work until he is fourteen—and that is late in the labouring class,—and that he retires from work at sixty, which is early, that gives him forty-six years of working life. Of those forty-six there will only be fourteen, at the most, during which he will bear the burden of his family unaided: the years during which none of his children are yet capable of earning. After they begin to earn, and before they marry—some six years, say, for each child—the family income will be augmented very considerably, perhaps doubled or trebled. And the period, again, after the family is started in the world is a long one in a class where early marriage is the rule. There is a tendency to regard the working man's family as a burden which extends over his whole life, instead of about a third of it; and to forget for how long it is even a source of economic strength.

If now we return to our history of old-age pauperism, and consider what the movement has been since 1891, we seem to find a serious check to the progress previously made. Let us take again as a rough test the proportion of old people who have applied to the Poor Law.

Recent returns take sixty-five, instead of sixty, as representing old age; probably because that is the age generally advocated in pension schemes. If we take what seem to be the most trustworthy of these returns, we find that in 1892, of the people over sixty-five, there were 268,397 in receipt of Poor Law relief, or 19 per cent of old people over sixty-five. In 1899 the number rises to 278,718, or 20·3 per cent; and in 1900 another slight rise gives 286,929, or 20·9 per cent.

In considering these figures, which depend upon statements of age, we must bear in mind that they are subject to great uncertainty. The age must be taken as stated by the old people themselves, and there is seldom any possibility of verifying it; and if for any reason sixty-five is to be regarded as a favoured age, there is naturally a tendency for those who are anywhere near it, especially if they are themselves uncertain, to adopt it as their own. Nevertheless, we must probably accept it that there is a backward tendency; that the number of old people applying for Poor Law relief is slightly increasing. (I do not say, as is sometimes said, that the number of old people *forced* to apply is greater; for though, no doubt, the term applies in many cases, yet, to a

certain extent, the movement is one of attraction rather than compulsion, in consequence of improvements in infirmary accommodation, and also of the circular of the Local Government Board issued in August 1900 urging the granting of out-relief to the aged.)

Can we suggest any other probable reason for this increase? Up to 1891, as we have seen, the position was steadily improving; since 1891 there has been a slow but steady deterioration. Have any of the causes of improvement been checked, or has any new cause been introduced which would make the working class less capable of independence?

The causes we assigned as likely among others to have brought about the improvement were three—greater care of the children, rising wages, and the expectation of the working classes that they had to make provision for themselves. Now, in the first of these there was no falling-off, but steady progress, in 1845, when the present generation of old people were children. In one sense it is true that our educational policy might prove to have been remiss, and that is with respect to the moral education of the generation who should now be caring for the old people. If they think less of their duty to their parents than used to be the case, that would have an enormous influence on the problem before us. But so far as concerns the supposed increasing incapacity of the old people themselves for independence, there is no reason to look for the cause in the conditions of their childhood.

If we turn to the second point, the wages or earning powers of the working classes, the answer must be the same. There has been no check to the steady improvement all along the line until last year, and the tendency to fall which followed upon the war has been too small and too recent to affect the question.

But if we turn to the third cause, the expectation of independence in old age, we find at once that we must give a different answer. Public opinion, or at any rate the public opinion which finds expression in the press, has for some fifteen years been inclining towards the idea that dependence, and not independence, is the natural and right condition for the working class in old age. This opinion found its most popular expression in 1891, when Mr. Booth published his scheme of old-age pensions, and in 1892, when Mr. Chamberlain published his. Since then there has been a steady flow of schemes and a torrent of promises, and adherence to old-age pensions is an almost necessary qualification for a political candidate.

It would take too much space to enter into the merits of particular schemes; but two of the main difficulties which attach to all of them may be noted.

In the first place, there is the financial difficulty. It is said that if pensions were granted now at the rate of 5s. a week to those over sixty-five in England and Wales alone (omitting Scotland and Ireland) the charge would be about £20,000,000 per annum, and

in forty years it would have risen to £36,000,000. If the age were reduced to sixty the cost would be doubled ; and if 5s. proved—as it must prove—to be insufficient, and the amount were raised, the cost again must rise in proportion. This represents, of course, a very great increase in taxation ; and it is impossible but that a great part of the burden should fall upon the workers themselves, thus taking away with one hand what was given them with the other.

In the next place, there is the difficult question of how to avoid discouraging the efforts of the working classes to make provision for themselves. We will consider this more closely below ; meanwhile we may point out that those schemes which propose to get over this difficulty by giving pensions only to members of friendly societies as an encouragement of thrift, omit from their operations just those people for whom the need is felt to be most pressing, *i.e.* the very poor, and more especially nearly all the working women. On the other hand, if the pensions are given only to the very poor, then a premium is put upon poverty, and all will tend to manage their affairs so as to qualify for the pension in old age.

It rests with those who are urging pension schemes to show that they can avoid these two difficulties : first, that of enormous financial pressure ; second, that of the discouragement of thrift. Meanwhile, it seems likely that the mere suggestion of the policy being adopted has already done something towards

increasing the evil to be remedied, and we must point out how.

For fifteen years now the "agitation" for old-age pensions has been persistently kept alive by its promoters. It is entirely a middle-class movement in its origin, and in no sense emanates from the working classes themselves. This is a fact worth considering. It cannot be argued that men who have built up such institutions as the Trade Unions and Friendly Societies and Co-operative Societies were incapable of conceiving and pushing a policy of State pensions if they had cared about it or thought the need could only be met in that way; but the fact remains that the whole policy has been forced upon them from without. Now, indeed, they are beginning to take it up. It is not in average human nature to persist for ever in refusing to take 5s. a week. And that they are beginning to take it up means, of course, that they have been brought to accept the view that dependence and not independence is the right and natural condition. The effect of the propagandist work that has been so vigorously carried on has been to shift, in public opinion, the whole burden of responsibility for old age on to the State, and it would have been marvellous if those to be chiefly affected had not in some degree begun to acquiesce.

But having accepted the belief that the State is responsible, what remains, in the absence of pensions, but recourse to the Poor Law? A belief in the responsibility of the State has resulted quite naturally

in increased application for the only form of State relief available.

It may be argued that mere change of opinion as to who is responsible will not make people poor who are not poor ; but this is perhaps a superficial view to take. In the first place, it may very well cause the people who are approaching old age to be less careful of their resources and less eager to make the most of their powers and opportunities.

But far more important is the effect upon family responsibilities. Here the issue is perfectly simple. If it is the duty of the State to care for the old people, why should the children incur trouble and sacrifice to meet a responsibility which is not theirs at all ? We have already noticed the disastrous effect of Poor Law administration in some unions upon family life, and the movement for old-age pensions tends all in the same direction. But it is impossible, even if the State should fully accept the responsibility, that it should ever take the place of the family which it supersedes. Five shillings a week represents so little of what old people need : it can bring them absolutely nothing of the companionship and care and interest that should be theirs ; and if in place of these the State grants them a competence in solitude (though, of course, 5s. is *not* a competence) there is far more loss than gain.

It must be remembered that we have experience to go upon in this question of public allowances ; for just such a system of allowances was in force under the old Poor Law before 1834, and in their Report of

1834 the Commissioners emphasised the ill effects upon family life as being the most disastrous of all the many ill effects. The fact that some help was given only constituted a claim for more, and that claim was pressed by means most hostile to the welfare of the old people themselves.¹

But, it may be said, this would be quite different with a system of fixed allowances; the State would not yield to pressure, and the people would learn to be satisfied. We have no reason to think either that the State would not yield to pressure, or that the people would learn to be satisfied. Five shillings a week is certainly quite insufficient for maintenance; and if a politician can win popularity by promising an inadequate pension, so could a politician who should promise an adequate one.

But there is still another way in which this change of opinion as to the importance of independence is beginning to take effect; and that is upon the desire of the working people to develop their own institutions for providing for old age. It would be an extraordinary thing if the promise of State pensions should have no tendency to make the people less keen to provide pensions for themselves, and one instance will be sufficient to show how disastrous that tendency may be. In October 1901, at a Miners' Conference, a member brought forward a resolution to the effect that the time had come to form an old-age pension fund in connection with the federation, and the Executive should be instructed to

¹ See Chapter V.

take immediate steps to that end. He stated that such a fund had already been started in Warwickshire, and that it would begin next June to pay 5s. a week to all members over sixty who were unable to work. In the discussion which followed, no one suggested that there was any difficulty about the scheme, or that it would involve too great a burden upon their resources; the one objection which was brought forward, and which was repeated by one speaker after another, was that it was a pity not to leave it to a Government which had talked so much about pensions to provide them. On that ground, and that ground solely, the resolution was dropped.

What happened at the Miners' Conference will happen in innumerable other instances. It may not always find expression at a public meeting, but it will none the less be true that men who would otherwise have organised provision for old age will be deterred from doing so by their expectations of what the State will do. The movement towards real independence has been definitely checked, and will be more so in proportion as State pensions are in the public mind.

Here, then, is the answer to the question why we should not add State pensions to other forms of provision for old age. We cannot simply add State pensions to other forms of provision, because their inevitable tendency would be to kill out all other forms. The methods of independence and those of dependence cannot exist side by side; we have to choose between them. And it is because the methods of independence bring with them strength and hopes

of progress, which have no connection with the methods of dependence, that we should declare for the former regardless of the temporary unpopularity of such a view.

Before passing to consider in detail what policy may be preferred to that of State pensions, we may note briefly the methods and experience of those countries which have actually introduced a pension scheme. Germany led the way, in 1890, with a scheme which differs considerably from most of those which receive attention in England. The intention of the German Government was definitely to "endow thrift," and for that reason it has always insisted upon two main points: first, that the pension should be too small to suffice by itself; secondly, that the recipient should be legally compelled to contribute towards it. For this purpose the wage-earners are divided into four classes, according to the amount of their earnings, and are compelled to contribute so much a week in each class. The average contribution for each working man or woman is something under 5s. a year, and the employer is also compelled to contribute the same amount. This money is collected and laid by, and when the pension falls due the State adds to it 50s. a year. In order to qualify for the pension, the working man must show that he has contributed for 1200 weeks, *i.e.* thirty years of forty working weeks; if he has failed to do so, he forfeits all claim to the pension. (Special arrangements are made for men and women over forty years

of age in 1891.) Seventy is the minimum age for a pensioner, unless previously invalided, and the amount received varies from 2s. to 3s. 8d. a week. This law has now been in force for over ten years; and though it will be many years still before its full results can be judged, yet experience so far has been very discouraging. It has been a source of great discontent, partly because of the friction between masters and men (the masters being made responsible for the men's payments), partly because the men resent the compulsion put upon them, and partly, again, because of the smallness of the pension. It is generally acknowledged that it has proved to be no stimulus to independent thrift, and that if the compulsion were removed contributions would cease at once. The machinery for collecting the contributions is costly and difficult to work, and considerable embarrassment is felt in investing the money collected. For all these reasons, constant pressure is put upon the Government to dispense with all contributions and adopt a system of free pensions; that is to say, to abandon all thought of endowing and stimulating thrift.

This is exactly the policy which Denmark chose when about a year later she introduced a Pension Act together with a new Poor Law. The intentions and conditions of this Act are completely opposed to those of the German system. There is no idea of endowing thrift, hence no contributions are demanded, and destitution is one of the conditions under which the pension is to be given. A person destitute

through no fault of his own, who enjoys the rights of a Danish subject, who has not for five years committed any dishonourable offence, nor for ten years begged or received Poor Law relief, is eligible. The amount of the pension differs in different parts of the country, being generally higher in the towns than in the rural districts—a fact which is said to attract old people into the towns. Half is given by the local authorities and half by the State; and for this reason the local authorities prefer pensions to Poor Law relief, which is all raised locally. It was originally thought that the pensioners would take a higher rank than the recipients of Poor Law relief; but it seems that the old people do not really feel any difference. The amount of the pension over the whole country averages 1s. 7d. a week for individuals, and for heads of families 2s. 3d. Opinion in Denmark seems to differ as to the success of the policy. One point seems clear, that it has already caused a check to independent provision by the working class. Prior to 1891 the great Danish workmen's banks had afforded facilities for the provision for old age, which were being increasingly used up to that date; since then the annual number of new members has steadily decreased. It is also said that a bad effect upon family life is already beginning to be felt: that children are withdrawing their help from parents, in order that the latter may become destitute, and so eligible.

In New Zealand the Old Age Pensions Act has been in force for only a short time; it provides only

for three years, and so may be said to be experimental, though it is very doubtful whether it would be possible to recede from such a policy when once initiated. Persons are eligible who possess less than £270, who have lived in the Colony for not less than twenty years with good character, and for twelve years have not been in prison, nor deserted husband or wife. The pension begins at sixty-five, the maximum amount being £18, and if the applicant possesses more than £50 the amount is reduced accordingly. It thus becomes obviously to the interest of the poor to make no provision for themselves, or, if they have any savings, to get rid of them as they approach the age of sixty-five.

Let us now consider what policy it is well for those to pursue whose sympathies for the sufferings of old age are as keen as those of the most ardent pension advocate, but who have no faith in a State system of pensions as a cure for those sufferings. In the first place, they will, of course, do all they can to promote the three progressive movements which we believe to have been efficacious in the past. Though we speak now of universal education, there are still a million or so of children who should be in the elementary schools and are not (according to Sir John Gorst); and these are the children from whom the next generation of old-age paupers is likely to be recruited. Individuals can do much to remedy this failure in their own localities, and so to "dry up the spring of poverty at its source." More especially, we might perhaps in our educational policy aim some-

what more at producing efficient workers and good sons and daughters.

Again, we shall use what influence we can on the side of good wages. Women, especially, would be greatly helped by a modification of public opinion as to their need for better wages than they often earn now.

And we shall do what we can to encourage the habit of independence: both negatively, in that we shall avoid raising expectations of external support and the false lesson that children have no duty towards their parents; and positively, by encouraging and promoting all sound forms of thrift.

This is the policy which has hope in it for the future, but what for the present? We have actually among us a considerable number of old people who *are* unprovided for—an inheritance from the past; what are we to do with them? If we *can* help them without injuring others, or checking the general progress of the working classes, it is clear that we must do so, as we would help any others in misfortune. But it would be strange if we were to come to regard old age as in itself a misfortune calling for special remedies. It is true that those who are old are more helpless against misfortune than the young; but so also are the sick more helpless than the sound, and the child than the man; the widowed and fatherless than those with husband and father. Old age is one amongst many forms of weakness which may call for external help; but which, again, may be provided for in times of strength.

What we want, then, is a form of help which will strengthen, and not kill, the natural source of strength, those moral forces which are at the root of all prosperity. Such a form of help, more or less completely carried out, has been practised for many years now by the London Charity Organisation Society, and elsewhere by individuals or societies working on the same principles. The system rests on the belief that what is chiefly wanted is to quicken the sympathies of those naturally interested in the old people, to knit again the loosened ties of relationship and friendship, and not until these natural sources of help have been exhausted to call in external help from strangers. Too often we find that these natural ties have been loosened simply in the expectation that if the old people were left destitute some external and impersonal agency would intervene; and a little influence and tact are sufficient to re-establish them.

It is for this reason that those carrying on the work have found it desirable, even necessary, to have no "pension fund"; no fund, that is, in hand which can be drawn upon for new cases. But the Charity Organisation Society has 1259 pensioners, each provided for, not with a sum fixed for all alike, but according to individual needs with a weekly income, which may vary from a supplementary shilling in one case, to ten shillings or more in another. Where then does the money come from? To show this, and to illustrate the principle upon which the work is carried on, we may analyse the sources of the money

received for pensioners for one year by one of the committees of the Charity Organisation Society. This Committee provides for seventy-one people, with a sum of £863:1s. per annum, and this sum was made up by contributions from the following sources :—

Relations' payments	£183	19	0
Friendly societies	63	0	0
Endowed charities	192	6	0
Employers	107	13	0
Churches and chapels	56	0	0
Personal friends of pensioners . .	13	8	0
Private donors to whom pensioners were not previously known	246	15	0
Total	<u>£863</u>	<u>1</u>	<u>0</u>

Here we see how large a proportion of the necessary help is forthcoming from natural sources when these are made the basis of the work, and when it is not assumed that the pensioners must be deserted in order to qualify for relief. And the benefit derived from the method is not limited to the money contributions from relations, friends, etc.; in nearly every case it will mean their quickened interest, increased friendliness, renewal of intercourse, and mutual services.

Suppose we come across some old person in need, how should we proceed? They may be sent to us by the Guardians, or relieving officers, who think them superior to the class for whom Poor Law relief is primarily intended. Or, again, they may come through church or chapel, or friends who are willing to help

but cannot take the whole of the burden. The first point to ascertain is, whether they are capable of keeping themselves clean and comfortable, or have some one to do this for them. We must remember that if they live alone they will have to shop, cook, wash, and scrub; and if they are too infirm to do this, the kindest thing is to persuade them to go into the infirm ward or infirmary, where they will receive proper care and attention. It is no kindness to enable them to linger on in dirt and squalor.

The next thing to ascertain is, whether they have made a fair use of their opportunities in life. *Not* merely whether they have saved. Saving is only one of the forms which a thrifty (or thriving) life may take, and may perhaps have given way to something better. But the following points are of vital importance :—

(1) Have they wasted their earnings in drink or gambling, or led vicious lives? If so, they may be fairly said to have chosen their own lot, and they belong to a type which we do not wish to encourage by giving them special assistance to avert the consequences of their own misdeeds.

(2) If they have had children, have they brought them up well, *e.g.* to good trades and to honour their parents?

(3) If they have no children, have they saved, in any form, what would otherwise have been spent upon them?

(4) If they have not saved, what better use have they made of their means?

Every one who knows much of the lives of the wage-earners knows that sometimes their difficulties may be due to the greatest generosity in helping each other. But it does not do to assume that this is always the case. Often it is due, also, to sheer carelessness or self-indulgence. "We spent it all in enjoyment as we went along," as an elderly couple who had earned good money all their lives frankly owned to me. It is this question of self-indulgence, rather than of actual savings, which is the true test of whether special assistance, other than Poor Law relief, is desirable. And the help is given or withheld not as reward or punishment; it is with regard to the welfare of the district in which we are working, and which will be poverty-stricken or prosperous largely in proportion as we encourage carelessness or the reverse.

If now, having carefully ascertained our facts, we are resolved to help with a pension, what shall we do?

In the first place, we must give enough adequate help. And if we ask how much is adequate, the answer is—enough to pay the rent and provide sufficient food, fire, light, and clothing. For this 5s. a week may be very inadequate. The actual amount must depend upon the locality. In London it is found that 4s. 8d. for a single person, or 7s. a week for two, *in addition to rent*, is the minimum necessary. Special needs may call for more, and it requires knowledge and discretion to determine the amount rightly.


Where shall the money come from? We need not necessarily provide the whole amount. Very often there is a little coming in already, from the club, or a friend, or savings; but it is necessary to know just what it is in order to supplement it rightly. Here, again, we see the necessity of asking a certain number of questions, and of verifying the answers; but, as a rule, old people enjoy talking about themselves, and will have no reluctance in disclosing their position when they know the reason. If they *do* try to hide their resources, they are endeavouring to procure money under false pretences, and are not worthy of much consideration.

The first source to which we shall turn will be the children, if there are any living. Often all that is necessary will be a tactful reminder, and the assurance that their neglect of their parents will be no inducement to us to help; it may even be well to make our help conditional upon theirs. Sometimes, when there is a large family, each individual is willing to do his share, if he can be sure that the others will do theirs also. Then all that is required is a little organisation; and what with 1s. a week from the sons, and 6d. a week, or a meal on Sundays, from the daughters, more from one and less from another, according to their means, we shall find that the family can do nearly, if not quite, all that is necessary. And what is more important, we shall retain the interest of the young people in the old. The son who contributes a small sum weekly will visit his parents much more often than the son who keeps out of the

way to avoid doing anything; the daughter who undertakes to do the bit of washing, or to look in once a week to tidy up, will be ready also to help in times of illness.

Then there are the employers; can it be said that there is any claim upon them? Where there has been long service there is often a strong feeling on both sides that there is. Many employers have pension funds; others prefer to give only to special cases. However it may be, no harm is done by bringing the facts of the case under the employer's notice, and often we are met by the most generous response. When the relation has been one of domestic service the tie may be felt to be peculiarly strong. I remember once, when the possible needs of an old servant were being discussed, a lady intervened and said: "Oh, *she* belongs to us!" That is the ideal, that every old person should belong to some one; but those who have spent their lives in service have frequently no opportunity of forming other ties than with their employers.

Then we may turn to the more distant relations, those upon whom there is no legal claim. Something of the clan feeling still exists among members of one family, and we shall do well to encourage it. I remember once finding a little old doll-maker reduced to the direst straits, who confessed to having quarrelled with well-to-do relations. She was too proud to approach them herself, but quite content that we should intercede for her, which we did with the happiest results. It is, indeed, a very commonplace



mistake to suppose that attempts to draw the members of a family together lead to friction and discord. Oftener it is quite the reverse. For, notwithstanding all cynical sayings to the contrary, our affections go out more strongly to those whom we help than to those whom we neglect.

Next we may try whether church or chapel will not do something to help the old people who belong to their fold. Some like to reserve their help for the sick, others waste it in stray tickets, but many are glad to contribute regularly to the support of the aged poor. Sometimes I have known both church and chapel send their contribution to some specially respected resident.

One large source of help there is which should be available, but which is sometimes difficult to get at—the endowed charities of the neighbourhood. There is altogether from these charities an income of about a million a year, which either is or might be available for this particular work of pensions. Most of them were originally left for the assistance of what were then known as “the second poor”—the poor, that is, who were above the level of paupers, or just the class we are now anxious to help. In order to make use of these in raising our pensions, we must approach the local trustees and obtain their co-operation in the work.

Finally, if all these sources fail to yield sufficient income, we must have recourse to the external help of charitable donors. But here, again, we must not raise a fund; if we do, every one will want to dip

into it. The right way is to interest Lady B. in dear old Mrs. Jones, and get her to promise a yearly allowance. Then send her regular reports, with interesting details in them, and so endeavour to create a real tie between the two.

Now we have raised our allowance; but that is not all. We must ensure regular payment and careful supervision. The payment should, unless there is good reason to the contrary, be weekly. The majority of the wage-earning class can only manage their income on a weekly basis. Rent is paid weekly, their income has always been weekly, and if it comes at longer intervals they are liable to fall into difficulties. Those who have knowledge of workhouses know how often the army pensioner drifts in only because his pension comes quarterly, and he cannot keep it till he needs it.

And there must be supervision, just in the same sense in which we supervise, or watch over, the old people in our own families. We must make sure, that is, that needs are not increasing, or the income for any reason diminishing, and be able to send the nurse or doctor the moment they are needed. This is work which involves the almoner, and she, or he, may very well be the charitable donor who has contributed to the pension. But she must be regular and punctual, and capable of real sympathy and tenderness. In some ways young people are specially adapted to this work, as their cheerfulness and strength make a welcome change in the lives of the old.

To sum up the points of the system :—

(1) It gives just what is needed in each case, without maximum or minimum limit.

(2) It encourages clubs, savings, children, employers, etc., and so tends in the long-run to make external help less and less necessary.

(3) It ensures proper care and attention to the old people, which neither State nor Poor Law can do outside an institution.

(4) There is no fixed age at which the pension begins, but it depends upon the ability of the applicant to continue work or not.

To carry out this work completely there should be a committee formed in every Poor Law union, working side by side, and in the closest co-operation with the Guardians. In some rural districts it has been done by the Guardians themselves in their private capacity, with the happiest effect upon the welfare of the district. There is an immense amount of charity floating rather aimlessly about the country, and no less goodwill. If we could turn it all into one steady stream, and concentrate it upon the aged poor, the problem might be solved without incurring any of the serious dangers involved in a scheme of State pensions.

There are those who think that there is nothing gained by a system which encourages the contributions of children to their parents' support, on the ground that the money thus spent would be set free by a

system of State pensions towards the maintenance of the rising generation. But there is room for grave doubt whether money thus set free *would* be utilised in this way. Money saved or made from a genuine interest in the children would no doubt be used for their benefit; but the present need of the working-class, or of a great part of it, is for more, rather than fewer interests; and to take away from them the care for old age may be really nothing more than a contribution to public-houses and gambling. It is with great reluctance that one is forced to believe this, but the great and increasing expenditure of the wage-earners upon drink and gambling leaves no option to those who study the question with an open mind. That expenditure means that the wage-earners have not enough real interests to enable them to make a wise and profitable use of their resources, and the remedy certainly does not lie in taking from them one of the few interests that they have. It is simple fact that the money spent by wage-earners in unnecessary drink, *i.e.* drink which is in excess of all healthy requirements, would easily suffice to provide for all their aged poor. And it is no argument to say that those whose money goes to the public-house are not those for whom help is wanted; the money they spend *will* be wanted for themselves later on, and *is* wanted now for others to whom they owe all the help that they can spare.

Moreover, it is clear beyond the shadow of a doubt that the bulk of the people can and does provide for its own old age; and that in so doing it exerts a great

moral force which is one of the most powerful of bulwarks against moral and economic deterioration. To weaken that force, to break down that bulwark, for the sake of the few who have failed, would be a disastrous policy; and, considering with what comparative ease those few can be helped individually, unnecessary.

CHAPTER IX

WORK AND WAGES

What can be done to improve the economic position of the wage-earner?—

Two methods of raising wages: (1) by increasing efficiency of production; (2) by coercing the wills of wage-payers—Modern tendency to devote much energy to latter; how far it may be justified—Coercive policy may induce employers: (1) to reserve less for profits; (2) to raise prices; (3) to be more efficient—Effects of Trade Unions as instruments of coercion; tests of a wise policy—Other aspects of Trade Unionism—Legislative coercion; tendency to extend State intervention—A National Minimum Wage; does it offer a solution?—Effects in Victoria—Probable effects in England—Who pays for a rise in prices?—The rejection of the inefficient—Alternative method of making them efficient—How to limit the number of unskilled workers—Economic problems illustrated by women's work.

IN the endeavour to improve the economic position of the aged and of children we are not directly concerned with problems of work and wages. Indirectly, of course, these are of primary importance, both as determining the position of those upon whom the old and the young are naturally dependent, and as determining what position the young will take in after life. But it is when we come to consider the life of the independent adult that questions of work and wages press upon us most directly and significantly.

It must be remembered that the question which we have before us is what we have called the statesman's question, *i.e.*, "*How* to improve the

economic condition of the people." We assume that we have accepted the philanthropist's view that an improvement in the economic condition of the people is to be aimed at; what we are considering is, how it may best be attained—*i.e.* how the income of the wage-earning class may be increased without setting to work causes which would ultimately diminish it.

So far our argument has been to show, that no attempt can be permanently successful which does not make a definite claim upon the energies and interests of those concerned, which does not arouse more activities than it silences. We were impelled therefore to withdraw our attention from the attempts to prop any class with merely external aid, and to consider those forms of assistance which definitely augment the interests and activities of the class affected.

But the question does not end there, at any rate theoretically. For even though we grant that no class can be permanently improved in position except in response to its own interests and exertions, the possibility yet suggests itself that it depends partly upon the will of the community whether that response be niggardly or generous. For the primitive agriculturist, indeed, the issue lies directly between man and Nature, face to face; his strength, wisdom, and endurance, pitted against her forces, against climate and soil, determine what the result will be for him. But in a modern community the issue is far more complicated. Nature is still the ultimate source of material wealth; but between the individual worker

and that wealth there may stand many human wills, some aiding his efforts, some hindering, and all claiming a share in the final result. The man who works for a wage gets at the result only indirectly, through the will of his employer; and though ultimately employer and man are working together in the closest co-operation in wresting her gifts from Nature, yet the industrial world is continually full of complaints, on the one hand, that the efforts of the employer are impeded by incompetent or unwilling workmen, on the other hand, that the efforts of the workmen are hindered by inefficient employers. And in the question of the division of the product their wills are apt to come into conflict, not only with each other, but still more with other classes of producers.

It is natural enough therefore that men should find their exertions directed to a large extent towards influencing or combating the wills of other men, and to that extent diverted from the more direct task of gaining a more bountiful response from Nature. Indirectly this may have the same effect by inducing greater efficiency on either side, but the realisation of this indirect effect is often marred by the methods employed. A strike for higher wages *may* force an employer to more efficient methods in the future; it will certainly involve great loss in present production.

This position has to be taken into account in a modern consideration of how the response to the worker's exertions may be increased, *i.e.* how wages may be raised. In the primitive state we should

turn our attention exclusively to the direct relation between man and Nature; we should endeavour to improve his own efficiency by instructing him in better methods, or to increase the productivity of Nature by processes beyond the reach of the individual. And it is probable that the most important assistance to be given is still in this direction. Improved methods of production, improved machinery, improved agricultural stock, waterways and railways, drainage and afforestation, technical education, all the manifold ways of increasing the productivity of labour, whether introduced by the community or the individual, fall under this head.

But large and increasing exertions are also applied in a very different way, though for the same purpose—that of increasing the response made to the workman's toil. Primarily these exertions are applied towards coercing the wills of the different parties concerned in the production. They assume that employers can pay higher wages if they like, that consumers can pay higher prices if they like, that workers can earn more if they like; and they aim at forcing the choice upon them. It is with this object that Trade Unions array their forces in battle, that Socialists clamour for State intervention, that electors demand pledges from candidates for local government. "They can if they will, so they must be made to will," is the creed which finds its most complete expression in the proposal of a National Minimum Wage to be fixed by legislation. Another and more special form of it is, "They can if they

are made to, but not unless," as in the argument for compulsory early closing.

There are two lines upon which this application of energy may be justified: (a) If it can be shown to have indirectly increased the efficiency of the parties coerced; (b) if it can be shown to have secured a better division of the product without diminishing efficiency. For the first we ought to be able to assert not only that coercion has increased efficiency, but that if all the energy which has been directed towards coercing human wills had been directed instead towards improved methods of production the National income would not have been increased as much. And for the second we ought to be able to assert that in the absence of that coercion as large a share would not have gone to the wage-earners as in its presence.

It is impossible to come to any clear conclusion as to what might have been if this tendency to coercion had never taken hold amongst us; but we can at least consider the comparative advantages and disadvantages of the methods employed, and endeavour to determine in what direction to apply our own energies.

But first there is this to be considered. It does not do to assume that all the energy now expended on the coercive side would, or even could, have been expended on the productive side. So far as concerns the rank-and-file of the workers engaged, say, in a strike, we may fairly say that if they had not been engaged in coercion they would have been engaged in production. But for the leaders and organisers this does not

follow ; and still less for the many eloquent advocates of State intervention. Men who may be admirably fitted for influencing their fellow-men either to good or to evil, may prove very incapable at any kind of directly productive work. So far as this is the case it cannot be urged that their absorption in the coercive policy has been much loss to the productive power of the community, not more than may be compensated by even a little gain in the line which they have adopted.

But we must not assume too rashly that this gain is a negligible quantity. It has often been pointed out that the effect even of a single strike cannot be adequately measured by the gain or loss immediately consequent upon it. "We may add together into one sum all the expenses incurred by working men in strikes, including the wages lost while they were idle. We may add together into another sum all the wages they have gained *directly* by strikes, whenever these have been successful in obtaining a rise and preventing a fall of wages. We shall certainly find that the former sum is very much larger than the latter. But this does not prove that strikes cost more to working men than the benefits gained by them are worth . . . the Unionists maintain that their expenditure is prudent because it makes employers feel that they cannot lower wages or harass their men wantonly without a risk of suffering for it." On the other hand : "The number of strikes would be diminished if all Unionists reflected that six years' work at a rise of a shilling a week is required to

balance the loss of ten weeks' wages at thirty shillings a week" (Marshall, *Economics of Industry*, p. 193).

Let us look more closely as to *how* the coercive policy of bringing pressure to bear upon employers may attain its end of forcing them to disburse a larger amount in wages. There are three principal ways in which employers may be able to do this—

- (1) By reserving less for profits.
- (2) By raising the price of their goods.
- (3) By working more efficiently.

(1) The employer's profits (including the returns to shareholders, etc.) have always been regarded as an elastic margin, diminishing under pressure, expanding in the absence of pressure, sometimes disappearing altogether to revive again under more favourable circumstances. Wages, on the other hand, are regarded, and rightly, as far more inviolable, not subject to fluctuation, and only to be diminished under the extremest pressure of necessity. It is natural enough that it should be so. A diminution of wages means a diminution of the necessities of life for the worker; a diminution of profits means a diminution of luxuries only for the employer or shareholder; and we feel that there is no comparison between the two losses. But this statement only holds good up to a certain point. If profits are infringed upon too far; if the wages-bill becomes so high that the business can no longer yield a dividend; then, sooner or later, either a catastrophe supervenes and the wage-earners are thrown out of work, or the

employer is driven in some way to increase the total returns.

To determine which alternative will take place is a matter of special knowledge and judgment. A well-managed union is fully awake to the position, and will not press its claims for higher wages to a point which the business cannot stand. Or if it does, it will justify its action on the ground that with better management the business *could* stand higher wages.

(2) One form which the "better management" takes, is for the manufacturer or producer to raise the price of his article; and if by arrangement or combination with other producers of the same article he can succeed in doing this without losing his customers, then it is really the customers who pay the increased wages-bill. Thus in place of the practice of making wages depend upon movements in prices we find it urged that prices should be fixed so as to yield a good wage. In an article on the great lock-out in the coal-trade of 1893 (*Economic Journal*, vol. iii. p. 655) this view is stated as follows: ". . . Behind the concrete proposals of both owners and men lies a great question of principle. The employers say that the prices at which they have accepted contracts will not allow them to make a profit unless wages are reduced. . . . Besides, they add, wages were raised when prices were high, and should be reduced now prices are low. . . . The men do not deny the statements of the owners as to prices. Their ground of refusal is quite other. They say when they were unorganised they accepted reduced

wages on a decline in prices because they could not help themselves. The object of their Union is to prevent this in future. They therefore now decline to let wages be regulated by prices. If the employers like to accept contracts at ridiculously low prices, that is their look-out. They must not expect the miners to bear the burden of their follies. They did not consult them before they committed themselves. The miners are not going to work for less than a living wage, and owners should recognise that before recklessly reducing prices."

The position is clear enough ; the strength of it depends upon how far the employers are able to respond to the coercion : how far, that is, they can raise prices without losing their market. With a commodity like coal, consumers will submit to a considerable rise without much reducing their consumption, either in domestic or industrial use. But in most branches of production there is always the danger that other employers who are not coerced in the same way into raising prices will secure the markets.

Even when this policy is successful, the gain to the wage-earner is often far more apparent than real. It is largely the wage-earners themselves who have to pay the increased prices ; and to that extent they are only taking out of one hand to pay into the other. The miners who earn higher wages have to pay back a part of their wages in the increased cost of coal or of products in the making of which coal is employed ; while for those who are not miners the change is all

loss. Moreover, as other industries adopt the same policy, prices will rise all round; and the miner who has to pay more heavily for clothing, food, and rent as well as for fuel, may doubt whether he is much better off than in the days when prices were low. The building trades at the present time afford a striking example of this position. Owing largely to the action of Trade Unions and to the increased cost of labour, building is becoming every year more and more expensive, i.e. the price of building is increased to pay higher wages in the trade. One result of this is to check building at a time when it is more needed than ever before. People considering whether to build are deterred by the great cost, or build smaller houses. And so by the pressure upon house-room the burden to a large extent comes back upon the workers themselves in the shape of overcrowding and high rents.


(3) But there is still the third way in which the pressure brought to bear upon employers may enable them to raise wages, and that is by causing them to adopt more efficient methods. It has been said that English employers, as compared with American, are apt to attach too much importance to low wages (*Economic Journal*, March 1902) and too little to the efficient management of their own business; that they are slow to introduce the best methods, and so do not obtain the best results.

In so far as this is the case, and pressure put upon the employer to pay higher wages induces him to introduce better methods and to be altogether more

efficient, then the gain is real. The policy of coercion has indirectly contributed to improve production, and has caused the creation of more wealth. But here again the workers incur a danger. It will often happen that the improvement consists in the introduction of machinery which enables the employer to work with fewer men, so that what he adds to his wages bill in one way he takes off in another. The gain on the whole may be undoubted, and yet may be accompanied by immediate hardship for those who find their work taken from them by the improved methods which result from their own policy. That is not a reason for not introducing improved methods, but it is perhaps a reason for introducing them gradually, and in such a way that the loss to the workers may be as small as possible; and this the employer is little likely to do if driven on by the demands of the workers themselves.

There is one other way in which coercion may indirectly promote production, and that is when so applied as to induce the workers also to be more productive. In a normally regulated industry this pressure is always present potentially in the employer's power of dismissing any man who does not work up to the required standard. Any arrangement, therefore, which should tend to remove this power from the employer might also tend to diminish production.

As yet the chief instruments of coercion on the workers' side are the Trade Unions; and though they have other functions also, they must be judged largely



by the wisdom or folly with which they carry on this work. If they exercise their power selfishly, so that a benefit to one small section of the people is gained at the cost of a loss to many other workers, then we cannot but think that the policy is a mistaken one. For a time they may retain their superiority; but their very success will tempt other trades to do the same in self-protection; and when all trades alike are charging high prices in order to pay high wages, then the cost of living will be increased for all.

Moreover, a Nemesis lies in wait for them even in their own trades. Such a policy can only be carried on successfully when an industry is guarded against an influx of outside workers attracted by the higher wage. The employer who is under oppressive coercion from the Union is always ready to seize an opportunity for escape, and that escape he can find in "non-union men." So the Union becomes jealous as to who shall be allowed to learn the trade, barriers are erected on every side, its own members are subjected to more and more stringent regulations on the one hand, while on the other production is limited for their supposed benefit; and it may very well happen that the spirit of coercion becomes so excessive as to threaten the very existence of a trade. Such a tyranny seems to be that exercised in the glass trade by the "Flint-Glass Makers' Society," which has been pushed so far that an employer has no longer the power of determining what men he will employ, or what goods he will make. The result was summed up in the *Times* of 29th March 1902, in the following

words : " About the year 1880 some 28 glass-furnaces were alight in the Manchester district. Seven only are left. Of the Stourbridge or Midland district almost the same can be said. Nearly half of the glass-houses working twenty-five years ago are dismantled and silent, while the output from those remaining, continually decreases. As to the men themselves, hundreds are out of employment who once earned sufficient and to spare."

The test of a wise policy of coercion would seem to lie in its ultimate effect upon production. If it tends to diminish this, then it cannot be maintained without loss to some one, and probably loss to those whom it was intended to benefit. On the other hand, it may fairly be considered justified if it can be shown either that the business was really able to bear the increased wages at which it aimed, or that it has indirectly led to such an improvement in methods as to enable the business to bear the increased wages. Where employers are slow to be moved by other considerations, it can hardly be denied that the workers have the right, if they have the power, to use this wise coercion. Unfortunately, their leaders are not always competent, either to judge rightly as to the occasion for coercion, or, when they have once tested their power, to refrain from pushing it beyond what is justifiable on these grounds.

"Trade Unionism may fairly be regarded as putting a premium on the strong employer. Placing

all employers on an equal footing as to the rate at which they obtain labour, it acts against the weak employers, and puts the destinies of the working classes in the hands of those who are best able to allow labour an increasing share, and least tempted to reduce wage; and it throws the energies of such employers into reducing their cost by the introduction of the most efficient machinery, processes, and organisation" (Smart, *Distribution of Income*, p. 294).

Again, the coercive policy of the Union may be argued to promote production by promoting the efficiency of the worker. The employer, it is said, who has to pay a high wage will only employ high-class workers, and thus the workers will be impelled to keep up their standard of work. But it seems clear that this argument fails if the employer is curtailed of his liberty of choice amongst workers, either directly by the Union, or indirectly by the limitation of the number of workers in the trade.

In another sense it is more probable that the Unions do maintain the efficiency of their members, inasmuch as they prohibit them from working under the standard wage. Low wages mean low vitality and power of work; and other things being equal, the better-fed man will be the better worker. But it cannot be left out of the reckoning that this application of coercion to the workers themselves means that those who are incapable physically or otherwise of earning the standard wage may be forced out of work altogether, and become unproductive members of the

community. It is probable that the Trade Union policy is largely responsible for the difficulty which old, or even elderly, men now experience in getting employment.

It would be a narrow view to take of Trade Unionism to attempt to judge it entirely by a standard of economic gain and loss. This is, no doubt, the safest test for its policy; but in itself, and as a social phenomenon, it has a greater significance. Just as it is better for a young man to make mistakes in judgment than never to exercise his judgment at all, so it is better for any class in the community to follow a policy which may be sometimes mistaken than to be without ideas, or without the power of testing its ideas in practice. From this point of view, even the errors of Unionism are full of promise for the future of the English people; for they have nearly always shown that the workers are capable of being ruled by ideals as distinct from—sometimes even as opposed to—the immediate interests of the present moment. That the ideas should be sometimes mistaken is deplorable; that the people should be loyal, even obstinately loyal, to what they have conceived to be true, shows what great things they will be capable of when they get the right teaching. It may, indeed, take generations to get wholly rid of the false ideas: the responsibility for the check rests with those who have recklessly, or in their own interests, spread them abroad; perhaps it rests


hardly less with those who might stand for the right teaching and do not. But so long as the power is there to grasp an ideal, and to endeavour to realise it, there is no limit to the possibility of our progress as a people.

We may illustrate the position even by the vexed question of the so-called "ca' canny" policy. We are indignant at it, we call it shirking, we fear the moral degradation it will entail; and yet it is all the time, in the vast majority of cases, an intellectual rather than a moral error. It is put before the workers as an economic truth that if they individually do less work, there will be more for their comrades to do. How many people who have had the advantage of a liberal education could explain where the fallacy of this doctrine lies? And if they cannot, why then expect that men never trained in book learning and abstract thinking should be able to see more clearly? The cynic may say that it requires little persuasion to make the British workman dawdle, but the implication is probably false. That some temperaments may adapt themselves easily to the policy there is no doubt; but to the normal man it is as wearisome to check his normal rate of work as to accelerate it. Let any one who doubts this try the experiment of walking or reading at a slower pace than is natural to him. Moreover, in many cases the prohibition to work at full speed means direct money loss, a loss incurred deliberately in obedience to an economic ideal.

This point of view is still more obvious in the

prolonged strikes with which we are so familiar to-day; more especially in the so-called sympathetic strikes. The average Trade Union member is well enough aware that in a prolonged strike, even if it issue in his favour, he loses far more money than he can hope to gain from it in many years. But his leaders have put before him a definite policy which he accepts as right, and to that policy he is loyal in the face of all personal sacrifice and suffering. What the suffering must sometimes be when the claims of his family conflict with those of his Union, few of us can adequately realise. It is idle to exclaim against his folly and obstinacy. We should rather respect his courage, and make every effort to place within his reach ideas which will really lead him right. It is a strange position. Here is a class of men who practically rule a most important part of the industry of the country, showing themselves capable of understanding economic ideas when clearly placed before them, and splendidly perverse in realising them in practice. And what do they get for their guidance? It would be difficult to name any really disinterested and qualified thinker who has made any systematic attempt to approach them. We have thinkers amongst us who could command a hearing if they would take their place as leaders of public thought; sooner or later they must do so, and then we shall be able to appreciate the true strength of the people.

We must then set down to the credit of Trade Unionism the encouragement which it may give to



the qualities of endurance, loyalty, and the power of grasping an idea; at its best, also, the training in fighting a fair fight by orderly methods. On the other side of the account must be set the fruitless and evil feelings of hostility, of class selfishness, and of tyranny, which under bad leadership may flourish like weeds in a hot-bed.

For it must not be forgotten that just so far as the policy of a Union does not carry with it the willing acquiescence of all its members, the coercion exercised over the dissenting members is as tyrannous and galling as that which it aims at exercising over the employers. Especially burdensome is the coercion which is based upon the fact that members have invested savings in the Union funds, and cannot assert their independence of will or judgment without risking the loss of these. "Ensuring discipline," this method of coercion is called in *Industrial Democracy* (p. 828); but discipline ensured in this way either is, or will degenerate into, tyranny of the worst type. The whole difference between influence and coercion lies in this question of the voluntary assent of those affected; and how far that voluntary assent can be gained and maintained will depend largely upon the practical success of the policy.

Even with respect to the employers, coercion which has proved successful in its ends is likely in time to assume the milder aspect of legitimate influence. Resistance to a policy disappears when the results of the policy prove to be innocuous and

capable of being assimilated in the course of business ; and so it comes about that many changes introduced originally against the will of the employer may be carried on by him voluntarily and without any feeling of resistance. They have become like a habit which was learnt at first with difficulty, but is afterwards practised almost unconsciously.

This is especially the case when we come to the next form of coercion—that exercised in legislation.

There is no clear line of principle or practice to be drawn between instances when the State intervenes to coerce an industry into reformed methods by legislation, and those in which the workers themselves use their combined strength for the same purpose. As a matter of practice the State (in England) has so far confined itself to questions concerning the conditions of work, and the hours of work so far as relating to women and young people ; while Trade Unions have been comparatively indifferent about the conditions of work, and have concentrated more upon hours and wages, but especially upon wages. On the whole, this seems a wise and natural division of the work. Legislation cannot go beyond public opinion, and public opinion is always more unanimous and clear on questions of sanitary conditions than of low wages. It is more obvious how bad conditions may affect the whole community, and it is less obvious how improved conditions may do as much as higher wages to increase the cost of the commodities made. Moreover, good conditions of work are not liable to abuse ; the community may see that

higher wages are needed for a healthier life, but they have no security that they would be used for a healthier life. The interests of the nation and the workers are at one as regards the conditions of work, and the gain is certain; they are less obviously at one as regards wages, and the gain of higher wages is less of a certainty—more dependent upon the will of the wage-earner.

Each Union, on the other hand, fights for its own particular trade, regardless of the claims of others. In many cases, probably in the majority, it succeeds at the expense of other classes in the community; often it reaps immediate success for its members at their own ultimate expense. We can never expect, therefore, that legislation will follow very closely in the steps of Trade Union policy. It could only do so rightly in so far as Trade Unionism made itself the expression of public interests as distinct from sectional interests; and that it has shown no tendency to do.

But there is a strong and growing feeling, which has found practical expression in actual legislation in some of our colonies, as well as in Bills brought before our own Parliament, that low wages—at any rate wages low beyond a certain point—are as injurious to the country at large as insanitary conditions of work and long hours; and a strong inclination to seek the remedy in the same direction—namely, in State intervention. It is true that in England, in many trades, the men have been strong enough to raise or to keep their wages at a high level without the intervention of the State; but in the worst-paid

trades there seems to be no possibility of this. The workers are unorganised, there are more of them than are needed, and if those in work were to stand out for better terms their place could be supplied at once by those out of work. Is not this a case, then, for the State to intervene, and do for the workers what they cannot do for themselves?

It must be noted that it will involve a two-fold coercion: upon the masters, to enforce their payment of a higher wage; and upon the workers, to prevent them from under-selling each other; and for a time great resistance might be expected. But supposing that the pressure could be sustained and not evaded, would it not in a few years' time have passed by force of habit into the region of unnoticed influence, and be incorporated in the business system without friction or trouble?

The policy has been initiated in Victoria by a plan which at least mitigates some of the friction of coercion by means of "Wages Boards." The plan is a definite attempt to deal with so-called "sweated" industries; and the legislature now has the power, where it seems that any industry is in urgent need of reform, to summon those engaged in it to establish a Wages Board, the members of which are elected one-half by employers, the other half by the employed. These Boards must determine the legal minimum wage to be paid to any one employed in the trade; and it is maintained by those who support the policy most ardently, that by their means sweating is being rapidly abolished. So much, at any rate, seems

indubitable, that in the "determined" trades wages are higher, though not very much higher, than before the determination. Moreover, in so far as the wage has been determined by masters and men in co-operation, it is to be expected that the feeling of coercion is fairly counteracted, and that where both sides have had a voice in determining the result each may feel that it is carrying out its own will.

May we then conclude at once that the solution to our problem of low wages has been discovered, and that all that is now required is to extend the policy to all trades alike? If some trades can be raised in this way, why not all? And if all can, why should we hesitate to apply the salutary coercion necessary to bring about such a happy result?

That there are earnest and powerful advocates for introducing a universal Minimum Wage into England, even without the precaution of enlisting the services of Wages Boards, is well known. They base their arguments very much on the grounds here suggested: that some industries have been raised in this way with benefit to all engaged in them, that the same policy may therefore be expected to succeed with all, and that, as with other legislative reform, the change when once introduced will cease to be burdensome, and will lead to greater efficiency.

But there is always danger, in the inference from *some* to *all*, of incurring a fallacy familiar in logical text-books, and still more familiar, perhaps, in the real world. It is the fallacy of assuming that what is true of each member of a group in isolation, will therefore

be necessarily true of all the members of the group taken together. Jevons quotes an instance from another branch of economics which is very similar to this. "It is by a fallacy of Composition," he says, "that protective duties are still sometimes upheld. Because any one or any few trades which enjoy protective duties are benefited thereby, it is supposed that all trades at once might be benefited similarly ; but this is impossible, because the protection of one trade by raising prices injures all others."

We cannot then say right off that because the wages in one trade can be raised by legislation, therefore the workers in all trades could be similarly benefited. We must as far as possible look into the wider as well as the more immediate effects of such legislation, and see whether these are such as to be likely to prevent its universal application.

In economic matters it is never safe to place too much reliance upon the probable coming to pass until our expectation has been confirmed by a certain amount of actual experience. For a long time, and to many minds, it seemed probable that the legislative restriction of women's hours of work would lower their wages. But those who thought so had not attached sufficient weight to the fact that an over-worked woman is a very inefficient instrument of production ; and as a matter of fact, women's wages have risen, probably partly in consequence of the legislative restriction. But when we find that what we think likely to happen has already begun to happen to some extent, then there is really strong

reason to expect that it will continue to happen. Let us see how this applies in the case before us.

In the first place, we should expect to find that the employer, being forced to raise the rate of wages, will endeavour (*a*) to reduce his wages-bill in some other way; and this he may do either by employing a smaller number of very efficient workers, instead of a larger number of only moderately efficient workers, or by introducing more machinery and employing fewer workers. Or (*b*) he may raise the price of his commodity, and so repay himself at the expense of the consumers.

It is said that in Victoria the latter alternative has not been adopted. It does not follow that it never would be: in England, as we know, the pressure of Trade Unions for higher wages raised the price of coal, to the great loss of the community. But the employers under the Victorian Wages Boards have preferred the other alternative—that of employing only the more efficient workers, and making them work harder than before. Those who are incapable of earning the higher wage are forced to descend into “undetermined” industries, or industries in which the minimum is fixed lower. A careful analysis of the results of the policy in Victoria, so far as concerns the work of women and girls, shows (*Economic Journal*, December 1901, p. 363) that “the natural flow of labour into channels in which wages are highest was checked and directed into those where they were lowest, by the regulations of the Special Boards. The reports of the inspectors

confirm this. In the ready-made tailoring trade, time wage was substituted for piece rates, and the amount of work to be done in the time increased; the more capable of the out-workers were employed in the factory; the other out-workers lost their work." "In these five clothing trades, then, we have 10,210 women and girls employed in 1896, of whom 55 per cent were in trades averaging over 13s.; whereas in 1899 we find 12,443 women and girls, of whom only 50 per cent were employed in these better-paid trades. The rich *may* have been growing richer, but the proportion of the poor has been growing greater."

If, then, the individual trades are only benefited in the sense that the less capable workers are cast out of them, and are forced to have recourse to some industry still lower paid, what becomes of the possibility of raising all trades? of having a National Minimum Wage? Either the minimum must be so low that the most inefficient worker can earn it, and then we shall be no better off than we are now; or we shall be face to face with a class of unemployed who are actually prohibited from work. For it must be remembered that the prohibition to the employer to *pay* less than the given wage, is equally a prohibition to the worker to *earn* less; and though it does not follow that all who are earning poor wages now could not under pressure earn more, yet there is no doubt that some of the present generation could not. The result of the policy, therefore, so far as it was successfully carried out (of course there would be much evasion), would be to throw the problem out

of the industrial world into the world of Poor Law and charity. Is this a hopeful prospect? We cannot think so. If any State had ever experienced any success at all in the handling of a dependent unemployed class, we might have less fear of casting such a responsibility upon it; but long and painful experience has shown that in dealing with people outside the ranks of industry there are only two alternatives: either to treat them with leniency, and then the numbers attracted away from industry will constantly increase; or to treat them with strictness, and then public sentiment will be in constant revolt. "They must be put to work," say the advocates of the scheme, "only under supervision, and not in competition with the industrial world." But, *ex hypothesi*, we shall start with men and women incapable of work so strenuous as that of the industrial world; so the work to which we put them must be light to suit their capacity, and will prove an attraction to the many people who prefer light work to hard. Or if it is not to be attractive, then there must be conditions of privation or discipline attached, and the system will be open to all the attacks of sentiment and popular feeling which are now concentrated upon the Poor Law itself.

There is still the other alternative: that the employer, instead of reducing his wages-bill by getting rid of his inefficient workers, will carry on much as before, and recoup himself by raising the price of the goods he makes. The possibility of this is regarded with great equanimity by the advocates

of the policy, on the ground that the greater part of the higher prices which go to pay higher wages would come from the pockets of the rich. "In the United Kingdom, for instance, though the wage-earners number four-fifths of the population, they consume—to take the highest estimate—only between one-third and two-fifths of the annual aggregate of products and services, the remainder being enjoyed by the propertied classes and the brain-workers. Even if a general rise in wages, amounting to, say, fifty millions sterling, produced a general rise in prices to the extent of fifty millions sterling, spread equally over all products, it could not be said that the wage-earners as a class would have to bear on their own purchases more than one-third to two-fifths of this additional price. If the rise in price was not spread over all commodities and services, but occurred only in those consumed by the other classes, the rise in wages would have been a net gain to the wage-earners. Only in the impossible case of the rise occurring exclusively in the commodities consumed by the wage-earning classes—these commodities being, as we have seen, only one-third to two-fifths of the whole—would that class find its action in raising wages nullified in the simple manner that Mr. Spencer imagines" (*Industrial Democracy*, pp. 781-782).

To accept an argument like this is to shut one's eyes wilfully to very obvious characteristics of the consumption of different classes. When we are told that brain-workers and propertied classes consume

two-thirds of the annual aggregate, and wage-earners only one-third, we are clearly meant to suppose that the former actually consume in quantity twice as much of the same commodities as the latter. If this is not what is meant, the argument has not even the appearance of cogency. But as a matter of fact the consumption of non-wage-earners consists largely of commodities and services with which the wage-earners have nothing to do. It would be physically impossible for them to increase their consumption of the products of the wage-earners to the extent here suggested. What they are spending their money on are such matters as expensive schooling for their children, preferential treatment in theatres and railways and building sites, highly paid services of professional men, highly paid products of artists and musicians; and in so far as these and many other luxuries are concerned, they are not touched by a rise in the price of the products of wage-earners. Of course, when the West End tailor and Court dressmaker raise their prices in order to pay higher wages, then it is fair to say that the rise in prices has been a net gain to the wage-earners. But this is a very small corner of the industrial world. *The great majority of wage-earners are engaged in producing for the benefit of other wage-earners*, and have no direct connection with the non-wage-earning classes. The majority of builders are building houses for wage-earners; the very large majority in the clothing trades are making clothing for the wage-earners; the majority of food-preparers are preparing food for the

wage-earners. More especially of the sweated trades is it literally true, almost without exception, that they are working for the wage-earners alone, and that a rise in the price of their products would be paid by the wage-earners alone. How would it be possible that the propertied classes should pay any share in the increased price of ready-made suits, or cheap blouses, or shoddy boots and shoes, or Pink's jams? The burden must fall on the consumers of these articles, and they are the wage-earners. It may, indeed, be worth their while to pay the price, especially if it should ultimately lead to their getting a better article; but we must admit frankly that if the effect of a National Minimum were to raise the price of the products of "sweated" industries, then the cost of it must fall upon the wage-earners who buy those products.

If, then, we relinquish the idea of raising wages by Act of Parliament, as bringing certain loss to those affected most nearly, what other method shall we substitute for our present system? It requires some boldness to suggest that here again perhaps no new method is necessary, but only a better working of the old. It is the day of rash experiments and expensive schemes for the regeneration of society; and he is most in favour who is most eager to break with the bad old past and begin again in mid-air. The really popular reformer is he who

sees no use in the past ; only a scene
Of degradation, ugliness, and tears,
The record of disgraces best forgotten,
A sullen page in human chronicles
Fit to erase. . . .

If, indeed, when we looked back we were to see that the methods of the past had led to deterioration; if we found ourselves definitely receding from some attained point; then it would be time to consider whether there were not something wrong with a system which was carrying us downhill. But on this question of wages that is certainly not what we learn by looking at the past. We find, on the contrary, that there has been steady and great progress from one end to the other of the industrial scale; progress for the worst-paid as well as for the best-paid workers. And not only has there been this progress for the wage-earners, but it has been greater for them than for any other class in the community; the movement is all in the direction of greater equality. The very rich and the very poor are both getting comparatively fewer; while the proportion is increasing of those who are fairly well off (see Giffen, *Progress of the Working Classes*).

Before breaking, then, with a method which has served our purpose well so far, it is at least worth while to consider whether it is not capable, with some improvement, it may be, of really giving us what we want—a community of workers of whom none are overworked or underfed. At present, as we know, we still have many who are both overworked and underfed. Typical of these are the women for whom primarily the Minimum Wage would be enacted, and it is worth while in this connection to analyse this corner of the labour market with some care. Women's work, as carried on in any large

town, say in London, illustrates, in its different phases, nearly all the problems of labour that are to be found in the labour market as a whole. It has been said that owing to the peculiar conditions of a woman's life the conditions of her work are altogether abnormal, and therefore cannot be taken as typical of labour problems in general. But it is of the nature of problems to arise under abnormal conditions; and for that very reason we find them most obviously illustrated in just that corner of the labour market where views and customs and prejudices have lingered which have almost disappeared elsewhere. I say views and customs and prejudices, because here again we find that the economic effects we are considering are mainly due to moral causes.

This, then, is the problem. In London, as in most large towns, there are a large number of women earning wages too low for maintenance, in the sense of maintaining physical strength and health. What is the reason? and can the fact be changed?

If we go to the employers and suggest that they should pay higher wages, they would make one of two answers. They would say, either, "Why should I, when by putting a card in the window I could get as many more as I liked for the same money?" or else, "Their work is so poor, that if I were forced to raise their wages, it would pay me better to do without them or to introduce a machine."

The reason lies, then, either in the too great numbers of women seeking a particular kind of work,

or in their inefficiency; generally speaking, in a combination of the two. It is the problem of an excess of unskilled labour, complicated by the fact that a large number of the labourers are also inefficient even as unskilled.

Now, one obvious and classical remedy for the low wages of unskilled labour is to make it more scarce, to ensure that there is not one woman waiting outside for every one working inside. That is the case at present, *e.g.* with "office-cleaners." There will always be a genuine demand for a certain amount of comparatively unskilled labour of this and similar kinds, and there is no need to aim at removing it *all* from the market—a restriction of the amount would be sufficient to bring up the wages very considerably; while the knowledge that there are even a few in excess of the number required, ready to take a lower wage, is enough to bring wages down.


So we are brought back to the old, old problem of how to restrict the numbers of the unskilled labourers. It is a question which has been apt to raise a storm of indignation whenever it has been asked. The promoters of the reformed Poor Law were even accused of a scheme for killing off the children of this class as the simplest way of keeping down the numbers. But it is a question which, to-day at any rate, admits of a very simple and unobjectionable answer; one which might well be written up large in every town without provoking any hostility: *The way to restrict the numbers of*

the unskilled workers is to turn more of them into skilled workers.

But supposing that in this way we succeeded in restricting the numbers of unskilled workers (and I will consider presently how this might be done) and so raised their wages, that does not solve the problem of the actual generation of inefficient workers, who would not be employed at the higher wages. And, indeed, from this point of view, it would seem simpler to adopt the policy of those who would raise the wages by law, and so by casting out the inefficient reduce the numbers of unskilled workers at once.

But the businesslike way of dealing with inefficient people is not to cast them aside as refuse; it is to make them efficient. How is this possible?

One way, no doubt, to make people efficient is to put sufficient pressure upon them to be so; and those who advocate the enforcement of a Minimum Wage anticipate that some at least of the women who were prohibited from earning a low wage would become sufficiently regular and industrious to earn a higher one. But it must be remembered that a State which exerts the pressure in the form of a prohibition to earn a low wage, must also make itself responsible for the maintenance of those who profess themselves unable to earn the higher wage; and the moment it has accepted this responsibility, all pressure is removed.



There is not the least doubt that hundreds of women are working languidly, half-heartedly, irregularly, who might earn two or three times what they do *if they had sufficient stimulus*. But that stimulus will not be provided by holding out a prospect of hard work on the one hand and a State asylum on the other. That would, indeed, only systematise and enforce a policy which is already responsible for a large part of the evil, but which at present is only carried out irregularly and to a large extent voluntarily—the policy, that is, of subsidising women's earnings by Poor Law relief and charity. It can hardly be sufficiently emphasised how large a part of women's inefficiency in the industrial world is due to the fact that if they earned more wages through more regular and efficient work they would cease to receive outside help. The true way, then, to apply the stimulus would be to remove the present prospect of help in that form, and to apply it in the form of helping and encouraging the women to find better-paid and regular work.

Another reason why many women are inefficient is that they are endeavouring to do work for which they are ill suited. It is a crude way of dealing with the question to assume that all women who are inefficient at the work they may be doing are therefore useless in the industrial world. There are many women who, for want of training, are attempting to do laborious unskilled work, such as scrubbing and washing, which is quite beyond their strength, but who might be trained to be excellent

sick-nurses, fine needlewomen, cooks, waitresses, and so on, to say nothing of the many trades in London calling for intelligence or skilful handiwork rather than muscular strength. It is beyond the power of Poor Law Guardians to do this work of industrial training for adults; but charitable workers are more and more turning their attention to it, and their task would be rendered much easier if Guardians would remove the temptation of Poor Law relief from those with whom they are dealing.

This withdrawal of out-door relief, and the diversion of charitable assistance towards turning inefficiency into efficiency, would go far also towards remedying another industrial evil which afflicts women's work—the irregularity of employment in so-called “season trades.” The genuine “season trade” is one in which the season determines the physical possibility or impossibility of carrying on the work, such as building; in this season trade the men have been able to secure a wage which is proportionately high during the busy time, and enables them to live through the weeks when they are not earning. But the pseudo-season trades, where there is no physical obstacle to the work, but where employers find it more convenient to dismiss their hands than to work for stock,¹ are for the main part carried on by women, who may earn hardly enough to maintain themselves even while at work, and have little or nothing left to cover a period of out of work which is sometimes as much as three or

¹ Compare p. 163.

four months. This, of course, is not a true maintenance wage; and the industry is only able to continue on this basis because the workers' wages are supplemented from outside during slack seasons. If this external aid were removed, the women could not continue in the trade; and employers, finding that they could no longer rely on their workers being maintained for them by Poor Law and charity, would be forced to arrange their work on a different basis. That this could be done in the majority of cases there is no doubt. Even in a trade so necessarily "season" as jam-making, the best firms keep their women employed all the year round by working in sweetmeats and marmalade in what would be otherwise the "slack season." In artificial-flower making, again, the better firms are beginning to make their work constant by combining it with feather cleaning and curling, thus dealing at once with two of the trades most subject to the disadvantage of slack seasons.

Even for the present generation of workers, then, much might be done to improve their economic position if we could stir the minds of Poor Law Guardians, charitable people, and employers to see the problem as it really stands. Through them we could turn a large proportion of inefficient workers earning insufficient wages into efficient workers earning good wages. And this would of itself relieve the crowding of the unskilled labour market,

and do something towards raising the wages of those remaining in it.

But the real solution of the problem lies with the next generation. To be more accurate, it lies with the children who are leaving the elementary schools this term. How many of these are going to swell the numbers of the unskilled workers? how many to earn a maintenance at skilled work? and what influences are determining their choice?

In a large number of cases it will be purely a matter of chance, in the sense that no one has considered the question, and that it will not be determined on reasonable grounds. The following report on some of the Board schools in a working-class district of London shows very clearly how and why the ranks of unskilled labour are overcrowded:—

School A.—The girls will not take to skilled trades; they belong to a very low class. The school-mistress sent four to learn bookbinding; only one stayed.

Reasons: (1) Want of punctuality. In good trades girls are dismissed if constantly late, while in poor trades they are fined and allowed to stay on. The girls and their parents have no idea of time. They are out in the streets until 12 P.M., so can't get up in the morning.

(2) They will not be content to earn 2s. a week while learning a trade, but go to one where there is little to learn, but they can earn 5s. or 6s. at once with little chance of improvement.

(3) They all intend to marry in a few years, so won't take pains to learn.

School B.—Very few girls will take up good trades ; they may begin, but hear of other girls earning 6s. or 7s. a week, so throw up the work and take to something not requiring skill, such as box-making or rag-picking.

Reasons : (1) Intending to marry early.

(2) The girls who work at skilled trades are rather a better class, and look down on them.

(3) A wish to earn high wages at once.

School C.—This is a slightly better-class school ; the girls generally come to the head-mistress for advice as to the trade they shall choose. Sometimes she sends for the mothers and speaks to them.

School D.—The school-mistress has not succeeded in persuading the girls to take to good trades. Reasons as in *A* and *B*. The mistress considers that the parents almost force the girls into trades where they will earn a good deal of money at once.

School E.—The girls are unwilling to take advice except from other girls. They do not, as a rule, take to very bad trades ; the school is surrounded by large factories for making underclothing, children's millinery, or feather-curling ; the girls generally go to these factories, introduced by friends.

School F.—The girls nearly all take to box-making. Their mothers and friends do that work, and it brings in money at once. Rough girls don't like going among quiet ones who are better dressed and despise them.

School G.—The girls are difficult to influence. The better-class ones take to gold burnishing and polishing, and sometimes make a good deal. The low-class girls will not take to good trades.

Reasons : (1) They will not look forward, as they are accustomed to live from hand to mouth.

(2) They like to consort with rough girls.

School H.—The school-mistress said that before the school was opened the children were like little savages. Even now she has hardly got beyond making them keep clean and mend their clothes when they arrive at the age to leave school. They leave as soon as they can, and generally

take to no trade at all ; they hang about the streets and run errands ; a few take to box-making.

Reasons : A want of purpose and perseverance, and an inability to look seriously on life, or to look forward at all.

Here, then, we are face to face with the problem in its very origin, and here, if anywhere, we must look for the solution and apply the remedy.

Now, the only really economic reason alleged here for preferring an unskilled trade is that of the need to earn at once, and that is partly illusory. There is no doubt that in many homes the money is urgently needed ; in still more cases the motive is simply the child's gratification in receiving the 5s. or 6s. a week. But where it is needed, the illusion rests not so much upon a miscalculation of advantages as upon sheer ignorance of facts. Very often there is no miscalculation from the parents' point of view : 5s. a week now is of more importance to them than 10s. later on, when more of the children will be earning. But there is ignorance of the conditions of work in not knowing that in many, perhaps the majority of skilled trades for girls, wages of 4s. a week, rising quickly to 6s. or 7s., are paid from the first. As the demand for girls in these trades increases, this will be more and more the case ; and as it comes to be known, the only economic reason for the overcrowding of unskilled women's industries will disappear.

But the non-economic reasons are just as powerful and not less difficult to deal with, depending as they do upon custom and public opinion. Take the ques-


tion of the prospect of marriage as affecting a girl's choice, or her parent's choice for her. It is a matter of public opinion, hardened into custom, and borrowed from the non-industrial classes, that it does not matter what training or education a girl receives, as she is to marry. If every woman did marry, and if no woman were ever called upon to earn again after marriage, there would be more force in this argument than there really is. But it is a cruel and short-sighted policy which makes a woman's subsistence depend upon the chances of marriage, and which neglects the certainty that a very large proportion even of married women will sooner or later be thrown back upon their own resources.

Moreover, the training and discipline involved in learning to do good work are not wasted even from the point of view of home life. Quickness of eye and hand, preciseness of attention, method and punctuality, in short, disciplined intelligence,—these are the qualities developed by all really skilled labour; and who will deny that they are also qualities required in the home? It is the undisciplined, unskilled woman who makes the neglected home and children, because she has never learned to do anything well.

But there is another and even more important way in which a good industrial training reacts favourably upon family life. It is the unskilled worker who marries recklessly, and who will most often be called upon to support husband and children afterwards; and it is most noticeable that a girl with a good trade in her hands marries later, and is more particular and

deliberate in her choice. Those who argue that to make women industrially efficient will be to make them support their husbands in idleness, have quite overlooked the effect of a disciplined intelligence upon the choice of a girl who is not driven to seek an illusory refuge in marriage from poverty and hard toil. It is the girl who feels the alternative of a quiet independence open to her who chooses a good husband for herself and a good father for her children.

One most important factor, then, in the situation is the customary opinion as to the *need* for a girl to be properly trained to do good work. Another, which is still more difficult to touch from outside, is the curiously marked class-feeling between "rough" girls and the quiet girls, with the difference of qualities implied in it. It has its root in the difference in family life; and if it is to be changed, the change must begin chiefly in the homes. The schools are doing very much to raise the standard of these girls—to teach them good habits and orderliness—especially where the mistresses take a personal interest in them; but that the schools cannot permanently overcome the influence of the homes is clear. What most needs to be overcome is the complete carelessness of those parents who allow the girls to run wild after leaving school until all the discipline gained has been lost; and it must be remembered that the number of parents who allow their children to drift into idle, irregular habits is probably quite as great as the number of those who



are forced to put them to unskilled work for the sake of their earnings.

An examination into the fate of the boys leaving school would show the same causes at work in filling the ranks of unskilled labour—with this exception, that the prospect of marriage which tells against the industrial training of the girl, tells on the whole in favour of that of the boy. Public opinion is at least agreed that he ought to be able to earn enough to maintain not only himself but also a family.

It tells on the whole in favour of the boy; but in one respect it does, no doubt, add to his difficulties. It is too common for employers to use the services of boys in unskilled labour so long as they can offer them boys' wages; and when they reach an age when public opinion or custom demands that they shall earn more, to turn them adrift. Then, of course, it is too late for them to learn a skilled trade, and they are launched upon the labour market without an opening in any direction.

If now we turn to consider the remedy, we shall agree, of course, that any improvement in the economic position of the parents which would enable them to wait longer for contributions from their children, would do much to facilitate their better industrial training. But it is easy to lay too much stress upon this side of the question. To *ensure* their better industrial training is quite another matter, and depends very much, as we have seen, upon custom. It is a common thing for a boy of fourteen to be put to work as an errand-boy on leaving school, while his brothers

of sixteen and eighteen are loafing about the streets. In two or three years' time he will join them; and the family income will have been all the time smaller than if all had been learning a trade and receiving learners' wages.

The critical point, then, for boys and girls alike, is the moment when they are leaving school; it is then that they take the turn which will determine the whole direction of their after lives. It is then, also, that it is most possible to bring some rational influence to bear upon the situation. After they have left the schools they become absorbed in the masses; we lose sight of them and their needs until they return upon our hands as failures of whom it is no longer possible to make successes.

How the influence needed can be best exercised is a matter for earnest consideration. At present the teachers in the schools are practically the only people caring about the question (so far as concerns the children whose parents are careless); and important as their influence is, their arduous work makes it impossible for them to do all that is required. They can advise the children, but they cannot, except in a few cases, influence the parents, or watch the children when once they have passed out of the schools.

One course which suggests itself as a short cut would be to make it compulsory that every child upon leaving school should be put to learn a trade; and if the problem is to be solved by compulsion at all, it would be far more hopeful to apply it here, with the

prospect of producing a generation of efficient workers, than to apply it when inefficiency has become stereotyped and must be forced out of the labour market instead of into it.

But it is not really a sphere in which compulsion could be effective. The destiny of the child lies so much in the hands of the family, that the only effective way of dealing with it is through the will of the family. It would be impossible, for instance, under a compulsory system to distinguish between the wise parent whose care for his child kept it at home to gain strength, and the careless parent who allowed it to run wild in the streets. But what an official system could not do, unofficial or semi-official individuals might most successfully achieve by influencing both children and parents in the desired direction. There are in connection with all our elementary schools managers or visitors, many of whom are apt to feel that they have less influence in the schools than they could wish. Here to their hands lies the most important social work to be done at the present day—work determining the whole future of the next generation. They cannot, perhaps, ensure that in every case the child shall be put to good work on leaving school—the poverty of the parents must sometimes tell; but they could ensure that no child should be allowed from sheer neglect to drift into bad habits, and very many they could get started on some really hopeful path. The method of work called for would differ in different districts. Very largely it would consist in changing public

opinion as to the importance of good training; very largely again in persuading children and parents themselves. Careless parents might be made to think; selfish parents to exert themselves; indulgent parents to look forward to the child's true welfare. Much again can be done, especially in towns, to ascertain what openings there are in skilled trades, and to bring the advantages of these to the knowledge of the parents. I have heard it said by school-managers who should have known better, that there were no skilled trades for girls, and that they did well enough in the factories; and that in London, where the skilled trades are innumerable and the factory life of the roughest and poorest.

Whether it is possible to influence those employers who make their profits out of unskilled child-labour I do not know. Public opinion is very strong; and if it were sufficiently condemnatory of the practice something might be effected. Meanwhile, the most hopeful course of work lies, I think, where I have indicated. If the numbers of those willing to enter upon unskilled work were diminished, the position of those who remained would be improved. There is no need, as we said before, to deplete the unskilled labour market altogether; if not overcrowded, the work would become more regular and better paid, without any need for legislation. And the way to ensure this, is to ensure that a larger proportion of children should be drafted from the schools into skilled work.

Nor need we fear that such a course would lead to overcrowding in the skilled trades themselves.

If, indeed, all the girls were put to inferior type-writing, there would be too many of them, and wages in this trade would continue to fall ; but the variety of trades for girls is great, and there is an inexhaustible demand for domestic servants who have been well trained. For boys the variety of openings is greater by far ; and for men and women alike it is true that the more skilled workers there are earning good wages, the more demand there will be for skilled workers (see p. 114 *seq.*).

CHAPTER X

CONCLUSION

Summary of argument—Examination of principal forces affecting social reform—A programme for social workers.

THE industrial class will work out its own future ; but whether it does so with revolt and suffering, through much failure and delay, or by steady progress and with the co-operation and sympathy of the rest of the community, will depend mainly upon the attitude taken by the community. At present it is somewhat the attitude of the spectators of a melodrama : it varies between the wildest sympathy with wrongs which are largely imaginary, and righteous indignation against sins which are hardly less so. Of real understanding and co-operation there is little ; for understanding involves insight and patient study, both of which are very difficult to bestow beyond one's own familiar circle of interests. The effect of this attitude in the real world, where the audience cannot be excluded from the stage, is to exaggerate and intensify any disturbance, without necessarily facilitating a right settlement. It is probably responsible also for the theory that all progress must be by action and reaction, that a result can only be

achieved by over-statement in one direction corrected by over-statement in another; a theory which, when realised in practice, is apt to involve an immense amount of human suffering which might conceivably have been avoided.

Society as a whole, all classes of men and women, forms the medium within which the industrial forces are working out their realisation. Formerly it was a more or less unconscious medium, knowing little of what was going on, and caring less, except at the very point of disturbance. Even different sections of wage-earners have until recently been comparatively indifferent to each other's interests and movements. Hence the influence of the medium was formerly comparatively small. Now it is keenly conscious of every movement in the industrial world, which has become the most sensitive part of the social organism; by means of newspapers, books, meetings, societies, public attention is persistently concentrated upon it, at times almost to the exclusion of other interests.¹ It becomes therefore a matter of no little importance what attitude the public will assume, both in general and upon particular occasions. No industrial struggle takes place now without an appeal being made to public sympathies; public support does something, if not much, to determine the issue, and consequently both parties to the

¹ Other classes have at times occupied the same position of uneasy attention in the public mind. The House of Lords when the prospect was held out to us of seeing it abolished, the "Middle Class" when Matthew Arnold denounced its Philistinism, are instances in point. But in these cases the notoriety was of less importance, as it had little effect upon the minds of those concerned, and no tendency to increase the evils it decried.

struggle endeavour to present their cause in such a way as to win public approval. It cannot therefore be a matter of indifference whether the public is hasty, emotional, ill advised in its conclusions, or whether it brings a carefully disciplined judgment and understanding to bear upon the situation. Even though it refrain from active interference or subscription lists, yet the consciousness of what are the sort of considerations likely to win its approval will certainly give increased weight to those considerations in determining the issue.

Still more direct is the influence of public opinion to-day upon the administration of all that part of the law which deals with the pauper and criminal classes; and it is not too much to say that by that influence it determines to a very large extent what the number of paupers and criminals in the country shall be.

If we watch the process by which any attempt is now made to bring about a change, say in legislation affecting the working classes, we find it something as follows. The movement is initiated by presenting the case to the public from what may be called the advocate's point of view—the point of view, that is, of some one keenly and solely interested in the immediate benefit to be bestowed by the change upon a particular section of the people. This first impulse may come from within the class to be affected; quite as often it comes from without. If no opposing interests make themselves heard, this view will probably be adopted by public opinion

without questioning; if, on the contrary, other "advocate's opinions" are put forward on behalf of opposed interests, then public opinion either becomes confused and indifferent, or breaks up into conflicting sections. The battle rages in the press, while the issue is being determined by sheer force of numbers, or by the opinion of an expert given in a committee-room.

Now, the expert opinion differs essentially from the advocate's opinion in that it is not an attempt to present a case solely in the best possible light for the present interests of one section of the community. The attitude of the counsel whose whole energies are directed towards obtaining a favourable verdict on the particular issue, irrespective of other considerations, is very apt to be that adopted by the promoters of any change affecting the working classes. It is perhaps necessary that this should be so, as some strong motive-power is always required to break down the *vis inertiae* which opposes all change as such. But it is unfortunate that public opinion should adopt the same attitude of partisanship, instead of affording a medium for deliberation, for the weighing of rival interests, and for criticism in the light of history and future issues. It is this attitude which, when combined with the special knowledge which is only to be got by special study, gives what we regard as the expert opinion.

The most widespread influence in determining public opinion is probably that of the daily press; and for the most part the attitude of the press is

that of the advocate. It has accepted the function of presenting situations vividly to the public; and this function is hardly compatible with a judicial attitude. The readers of the daily press look to it for information on subjects which interest them, presented from the point of view which interests them; and different classes of people select their papers according to what their own point of view happens to be. They would be perplexed and annoyed if one and the same paper should attempt to present its information from different points of view, and would probably suspect it of "hedging" with some sinister intent. Moreover, it is next to impossible for the man who is "on the spot"—and that is where the newspaper correspondent is expected to be—even to *see* all the issues involved, especially when he has probably never been on just that spot before. He must get some one to show him round and explain matters, and that some one will be either master or man, Unionist or free labourer, landlord or tenant, as the case may be.

And the information derived from the press is seldom subjected to criticism. It may sometimes call forth contradiction, but either criticism or contradiction is likely to appear in a different section of the press and to be addressed to different readers.

In this respect the function of the daily press seems to be quite distinct from that of more permanent literature. The former serves us much as our five senses do, bringing to us information from every source, with all the vividness of which they

are capable. It is our own fault if we accept all that our senses seem to tell us without criticism and judgment; and it is our own fault if we do not submit the information of the press to the same criticism and judgment before allowing it to influence our action and belief.

With literature of a more permanent kind the case is different. We have a right to expect that the information contained or the opinions expressed in a book have already been submitted to criticism and considered in their wider relations. How far this is from being universally the case is shown by the varying amount of confidence which we are prepared to repose in various writers; but the book which is written merely from the point of view of the advocate is as ephemeral in its nature as the daily press itself.

Perhaps the greatest obstacle to getting a sound public opinion on matters of social policy lies in the general ignoring of the fact that scientific principles are as much involved in them as in chemistry or architecture, or any other of the arts of life. If we want to build a church or test our water, we get an expert opinion as a matter of course. But if we want to found some social institution or test the working of some law, we think "common sense" a quite sufficient guide. We know, indeed, that there is a branch of knowledge called Political Economy; but that its principles are an instrument which should be applied to the solution of industrial and social problems does not, generally speaking, occur to us: we have always

regarded them as concerned with matters much less familiar than those we meet with every day.

Nor does it often occur to us to consult the teachings of history. In any other branch of human endeavour all the history of past efforts, of past experiments and their results, is carefully recorded and known; and each generation begins its work well in advance of the last. But in matters of social economics every generation or two begins afresh; the old knowledge and experience are only regained by passing through the old suffering, and instead of being passed on are once more allowed to slip away into oblivion. It is significant of the general attitude that while there has never been so widespread an interest in industrial matters, the one subject which can find no acceptance among University Extension audiences is that of Political Economy. But a science which involves the study of the causes and consequences of wealth in a social organism cannot be safely ignored by any one who is interesting himself in "problems of poverty" or "social work." The very least that such a one should know is the sort of way in which social problems must be studied in order to be understood; and if his interest is to take shape in action he must go a step farther, and study his problem in that way.

Broadly speaking, there are two directions more especially which our study must take. In the first place, we must learn how human nature in the individual man or woman reacts under certain conditions; in the second place, we must learn how

causes take effect in society as a whole. These are, of course, only two aspects of the same problem, but neither can be fully mastered without the other. The fact that a man is out of work may be explained mainly by his own character, or mainly by the conditions of trade; but in the majority of cases both causes will be involved.

The second of these two branches of knowledge can be more or less completely studied in Political Economy; the first has not yet been formulated into a science, and perhaps never can be completely. But it is at least deserving of more study than it gets.

We cannot avoid the difficulty by saying that human nature being the same in all of us, it is enough that each one knows himself and therefore knows his neighbour; though I believe that this is tacitly assumed by many of those who think that systematic study is unnecessary for the solution of social problems. In the first place, it is comparatively few people who *do* know themselves with the reality which is necessary in this connection. And in the second, even if we know ourselves sufficiently well to be fairly sure how we should act under circumstances which are familiar to us, our knowledge does not therefore apply to how we shall act under circumstances which are unfamiliar. If we have never been subjected to the stress of poverty, we probably have very inadequate knowledge of the effect which it would have upon us; if we have never been the recipients of charity, we can have no certain idea

of how it would influence our future life. And if we are so far ignorant with respect to ourselves, still more shall we be ignorant with respect to others in the absence of definite experience.

But that definite experience can be acquired ; and perhaps most quickly by taking part in some kind of administrative work affecting the class of people in whom we are interested. In such work we may be brought into actual contact with them : we may have the opportunity of seeing how, in fact, they do behave under given conditions, and how they respond, resist, or succumb to the touch of the administrator. In the work of the Poor Law Guardian, in the systematic administration of charity, in the management of schools and institutions, as working members of friendly societies, co-operative societies, or trade unions, the sort of experience may be gained which is essential to the understanding of the problems arising in connection with these and similar branches of work. It is for this reason mainly that it is desirable for as many people as possible to have taken part at some period of their lives in administrative work of one kind or another.

As against this view of administrative work we have to set the claims of the professional expert. There is no doubt that where administrators are constantly changing, and more especially where they come to the work without previous training, the work is likely to suffer for want of a wise and consistent policy. On the other hand, it has been proved by experience, and is indeed only natural, that a good

policy once initiated in any branch of work is strong to perpetuate itself even against the inexperience of novices; for novices have seldom any consistent policy of their own to maintain against it, and may even hesitate to disturb a tradition until they have understood it. But a good policy when understood must prevail unless against some definitely sinister interest.

Nevertheless, there are branches of administrative work where the lack of experience is so dangerous to the community that it may well be questioned whether for a time at any rate it may not be necessary to have the trained and professional expert as administrator. An inexperienced or stupid or sentimental Board of Guardians, for instance, under our present system of Poor Law administration may create a generation of paupers before it has learned wisdom; and the creation of paupers is too high a price to pay even for the education of Guardians. But it is perhaps possible that the two systems should be combined: that every Board should have upon it a professional element of experienced administrators as well as the non-professional element with some of its experience still to gain.

It is worth while asking how far the method of popular election of administrators can be made to serve as an educational influence upon the electorate. To a certain extent it must do so where any attempt is made by candidates to arouse the interest of their constituents. It may be a very one-sided and incomplete interest, but even that is better than


nothing if it awakens a man to the fact of his citizenship. I have heard it argued on behalf of Tammany that it has at least this merit, that under its organisation even the most alien and indifferent element among the poorer inhabitants of New York is made to partake in its political functions, and that, whatever the motive of this participation, it is better than complete ignorance or indifference. The great development of public meetings and speech-making in England serves the same purpose to some extent, and it is to be hoped on a somewhat higher level; though when we consider how largely candidates depend for their influence upon promises, and how seldom upon awakening a true political or rational interest, their natural superiority to the methods of Tammany becomes obscured.

But the best education consists, as already said, in actual participation in administrative work: what a man does has far more influence, and far more lasting influence, upon him than what he only hears. It is largely for this reason that working-class institutions when managed by their own members are of such infinite importance in the development of the future of the working classes. It is very important and very significant that so many working men should have learned to combine together to provide against times of sickness or misfortune; it is still more important that in doing so they should learn, in the first place, the difficulties of administering the funds at their disposal, and, in the second place, that their success depends upon loyalty to each other, and upon that

combination of independence and mutual helpfulness wherein their true strength lies. No one who has really studied these institutions has failed to notice this aspect of their influence. "It is interesting to note the enthusiasm and interest with which the business of the York Friendly Societies is often conducted. Of this the large number of members is ample evidence. Many a working man's chief interests centre round his friendly society, and often he will throw himself with whole-hearted energy into the work of his 'lodge,' when Church, chapel, politics, or any similar interest have failed to appeal to him. . . . In conclusion, reference should be made to the advantageous discipline which the friendly societies bring to many of their members. A man who has passed through the various 'offices' of a friendly society, who as chairman has been responsible for the orderly conduct of business at the lodge meetings, and as secretary or treasurer has become responsible for the work of the lodge, or the management of considerable sums of money, will have received lessons of high value in the equipment of a useful citizen." So writes Mr. Rowntree in his *Study of Poverty in York*; and in Mr. and Mrs. Webb's book on *Trade Unionism* is a passage too long to quote, bearing witness to the way in which membership of his union brings a young man into touch with administrative problems and public interests.

There is one class of institutions which should be far more helpful in this work of public education than they actually are — I mean religious institutions,

whether belonging to Church or chapel ; but perhaps more especially the former. The Church which is to save the people—if ever again there is to be one—will be not only *for* the people, but *of* the people. The Church of to-day certainly cannot be accused of any neglect of the people : it seeks out the poor, it multiplies institutions on their behalf, it lavishes its benefits upon them — spiritual when they will, and when they will not spiritual, then material. And for all this the best of the people hold aloof and are entirely uninterested. But it is surely no ignoble trait that participation in benefits should fail to arouse the interest which naturally follows upon participation in work. The Churches which really have some hold upon the people are those which make some claim upon them, in which they are called upon to be not merely passive recipients but active co-operators. I have in mind one parish in East London where there was a large and empty church, and the whole Church machinery of vicar, curates, and lay visitors, working *in vacuo*, wholly out of touch with the parishioners except for those who looked for alms. There was also a very poor little Mission, I forget of what denomination, presided over by a zealous harness-maker, and consisting entirely of working-class members — hard-working men and women who spent their evenings in actual mission work amongst the poorest and the worst. They *were* the Church and did the work of it, and so it was a reality to them. The great spiritual leaders have always been those who made great demands upon



their followers : who knew that they could not give except to those who were strenuously exerting themselves to partake ; and who knew also that the less you ask of human nature the deeper it falls into apathy and indifference.¹

To exempt any class, whether on the score of their poverty or their wealth, their toil or their idleness, from the claims to which the highest part of our nature responds, is, *ipso facto*, to place them outside the pale of humanity, and to deliberately throw aside the most powerful instrument for their redemption.

Such are some of the ways in which public opinion is or might be shaped and disciplined on matters of social policy. But a review of the present possibilities naturally suggests the question whether there is not room for much more systematic opportunities for training than are at present afforded. It ought to be as possible for every citizen, man or woman, young or old, to obtain education in this direction as in any other ; perhaps if it were not for the lack of opportunity, we might even say that it ought to be incumbent upon every citizen to obtain at least some elementary knowledge on social economics.

What we would suggest is, that every considerable centre of population should have its school, large or small as the case might be, which would afford the

¹ It is possible that what I have here said applies only to the Western races ; in the East, religion is altogether of a different type and influence, and appeals to a different type of character.

training and teaching required. To a considerable extent, or up to a certain point, these schools would all be formed more or less on the same basis, and follow the same curriculum ; but beyond that point they might well specialise and offer facilities for the study of any special industrial or social conditions peculiar to the neighbourhood. In towns already possessing universities or colleges, the work would naturally though not necessarily be incorporated with these, as one branch of study amongst others. There would be two sides to it. There would be the theoretical side, which would include, in the first place, Political Economy, both in general and in its special application to the social problems of the day ; and in the second place, the detailed study of those social problems, both in their history and as to their causes and conditions. But it should be recognised as essential that this theoretical side should not be allowed to break apart from the practical side—for the work is practical not only in its application, but also, as we have seen, in its acquisition, and cannot be properly mastered apart from actual contact with reality. The school should therefore be in such close touch with the administrative agencies of the district, that not only should its students have the opportunity of watching and even of partaking in administrative work, but that the administrators themselves should be drawn from the ranks of past students. It would thus be bound up with the most vital interests of its community, and could not fail of local support.

One of the most important features of the school would be its library. Such a library might, indeed, exist in places as yet unable to organise a course of definite instruction. It would include the whole literature of the subject, as far as that literature is as yet formed; and might become the nucleus for a literature constituting the social and industrial history of every district in the country. It would, of course, be open to every one, and in skilful hands it would be so arranged that any one interested in a particular social movement or institution, whether old-age pensions or a minimum wage, trade unions or co-operation, labour colonies or Poor Law administration, should have before him its whole history both in England and abroad, as well as the opinions of those who had already studied the matter. Few if any such libraries exist at present; and there is no subject on which it is so difficult to get exact information, partly because of the inaccessibility of a literature which exists largely in the form of pamphlets and Blue Books, partly because the literature to a large extent has still to be created.

For those who study their problems in the way suggested here, there will be no difficulty in finding work in which they may be serviceable to the people. But it is important to bear in mind that the people, in the sense of the working classes, are not isolated in their interests from the rest of the community. Any good work of any kind which advances the knowledge

and interests of mankind is a gift to all alike. This is a point of view which more especially needs urging as supplementary to that which presses upon us the "simplification" of life, and its devotion to "good works" in the narrower sense. To relinquish pleasures in order that some one else may partake of them is noble; to cut ourselves off from the higher sources of enjoyment simply because all have not at present access to them is not only so much loss in the present, but is even likely to retard their attainment by the people in the future. The life that is reduced to sackcloth and ashes may be on a lofty spiritual level, but, again, it may be very barren and useless. Perhaps one of our greatest needs at the present day is to open wider all the ways to harmless pleasures, refined enjoyment, progressive interests; and we shall not do this by needlessly turning our backs upon them. People are intensely imitative. If your neighbours see that you are really interested in music or books or art, they will first begin to wonder what it is all about, and then begin to think there must be something in it; while if you take the line of maintaining that the interests of this world are mere vanity, and that life has really nothing in it worth living for, the mischief you do will be only limited by the amount of confidence which your neighbours place in your judgment. And if by merely cultivating our own powers of appreciation, by letting our light shine before men, we can do something to show the way upwards to those who have not yet seen it, still more potent is the influence of

those who can actually create new delights and new interests in any branch of art or knowledge.

But for many of us to-day the main interest lies less in pushing forward the barriers of human limitations, than in enabling those who have fallen behind to come forward, in beating up the rear, and in bringing the good things already acquired within reach of the many. Let us sum up here what we think to be the most fruitful lines of work with this object in view.

In the first place, it would be an immense gain if we could get rid of the idea of a large and rigid class of people which has fallen outside the range of the ordinary duties and responsibilities of citizenship, and which is the fitting subject of mixed patronage and contempt.

Let me make clear what I mean. There are, of course, many classes within the community calling for special treatment, often for special care and sympathy. The deaf and dumb, the blind, the epileptic, the criminal, the feeble-minded, the lunatic or imbecile,—all of these we rightly and naturally classify according to their special disability and the special treatment which they require.

But we have allowed to grow up amongst us the conception of another class, to which we apply a great variety of names, all tending to the degradation of those concerned. We call it the Residuum, the Poor, the Submerged, the Proletariat, the Abyss; and we call its homes Slums, and Ghettos, and Mean Streets; I even remember to have seen in a village

post-office a collecting-box purporting to be for the "inhabitants of the dens and garrets of South London."

Now, it may be said that it matters little what we call these people; that either there is such a class or there is not, and that in neither case can our language make any difference, while it is certainly picturesque and serves to attract attention. But I think that this is a grave mistake; that this is one of the cases where a false idea or classification tends to mislead us in our action, and to create the very class which it has invented. To have classified a man as belonging to the poor, or the residuum, or the submerged, means that we no longer expect from him the qualities of independence and responsibility which we assume as a matter of course in all others; and by this view of him, combined with our careless policy of relief and charity, we go far to annihilate in reality the qualities which we have already denied him in imagination. A man is one of the poor, then we must feed his children and provide for his old age, and leave him with nothing but his own immediate wants to think of; he belongs to the residuum, then we cannot expect him to be a good workman even in his own degree; he is one of the submerged, then we deny him all manliness, and expect no effort on his part to raise himself above the waves; he lives in a slum or a ghetto or a mean street, it is impossible, then, for him to have any intelligent interests or amusements, or be anything but a drinking brute. So we say and think, and our mode

of treating him is naturally based upon our sayings and thoughts about him. Moreover, the knowledge of such language is not confined to those who initiate it—it is only too well appreciated by those to whom it is applied; and how can it fail to have a bad effect upon them? Bitter resentment or degrading acquiescence—we may well wonder which state of mind is likely to be most harmful; but one or the other must inevitably result under the continued and repeated insult.

I am not denying that there are people, especially in our great towns, who have lost the qualities of manliness and independence, and who, therefore, do belong to a class distinct from those who have retained these qualities; nor that there are others who are so inefficient that from an industrial point of view they may fairly be said to form a residuum of almost useless labour-power. But what I protest against is the tendency to create a great degraded class, to which all belong automatically whose incomes fall below a certain level, either temporarily or permanently; or to which all belong who live in a certain geographical district. Any analysis conscientiously undertaken of those whose incomes fall below an arbitrarily chosen "Poverty Line," or of those who live in a given area, in whatever quarter of the town, shows at once how utterly misleading these pseudo-classifications may be. The individual families comprised in them are as diverse in their qualities, their ideals, their mode of life, as if they had been drawn from all ranks of society. The fact is, that if

the term Residuum is to denote any specific qualities, and not be merely a term of contempt, we must look for its members in all ranks of society ; and we shall find as great a proportion amongst the rich as amongst the poor, in the West End as in the East.

And when we have succeeded in individualising our problem in thought we shall have some chance of dealing with it successfully in practice. If we could, indeed, get rid of all those who are unnecessarily dependent upon the community it would be a great gain—a gain not only economic but also moral. The sort of excitement caused by their presence amongst us is perhaps inevitable so long as they are there, but it is certainly not healthy : it is morbid in the same sense as the excitement caused by a wound or a sore. It distracts our attention from the natural and progressive activities of life, and fastens it upon what is abnormal and unhealthy, to the great detriment of all concerned. And as with physical disease, one step in the process of absorbing these alien elements is to withdraw from them that part of our attention which is merely curious, sensational, morbid, and not in its essence such as to be curative. This does not mean neglect. On the contrary, it means wiser and more persistent effort directed towards restoring to their rightful place in the community those whom misfortune or unwisdom have caused to fall below it.

This object affords at once an opening for the energies of a large number of people as Poor Law Guardians or administrators of charitable funds. The work of the Poor Law Guardian is all-important in

this context, and it is unfortunate that it should in some places be left so largely to those who enter upon it mainly or solely for the sake of local prestige or patronage, with no thought of the wider issues involved in it. If all, or even a majority, of our Guardians consisted of educated men and women, working from entirely disinterested motives, and with some training and knowledge of all that was involved in the work, then the "problems of poverty" would in comparatively few years be reduced to small and manageable limits.


Consider what a parish might become which was in the hands of skilled administrators, even without any change in our present law. I do not say without any economic change; for such administration as I have in mind would in itself bring about steady economic improvement; but certainly without any arbitrary redistribution of wealth.

In the first place, the Guardians would restrict their work absolutely to the relief of destitution, the care and education of destitute children, and the maintenance in well-managed institutions of the mentally and physically afflicted. All more constructive work they would leave to the management of the administrators of charitable relief; and for the following reasons:—

We have already urged that it is not a matter of indifference from what source a man receives his income; that, in fact, the effect upon his life and character is likely to be entirely different according as he looks for it to one source or another. It is the

same with any temporary help he may receive. It will make all the difference in the world whether it comes to him from a poor-rate, unwillingly paid, unaccompanied by personal interest, unadapted to his particular difficulties or circumstances ; or whether it is the wise gift of an understanding and sympathetic friend, planned so as to be the stepping-stone to future independence ; or whether, finally, it is derived from a fund supported by himself, with a view to just such an emergency as that which has come. The last is, of course, the best from every point of view ; but as between a wise private charity and Poor Law relief, there can be no hesitation as to which is more hopeful. Apart from the fact that a compulsory public fund tends to attract to it the weakest qualities of human nature, it is impossible that the Guardians should undertake the constructive individual work which can be done by private charity. For the children they can, because with children they can also undertake the ordering of their whole lives before they have reached the age when independence is essential to their characters. They can see to it that their time is wisely and profitably employed, and protect them from temptation and degrading influences.

But any attempt to subject adults to the same discipline and restriction is always and rightly regarded with indignation. There are few amongst the able-bodied who will submit for any length of time to the indignity of workhouse life in return for their maintenance ; and the Guardians have neither the



power to retain them permanently in the workhouse, nor the means of supervising their lives outside. They cannot, therefore, do the constructive work of building up a man's character, and through it his economic prosperity, as they can with children; and therefore their help, when it takes the form of "out-relief," is seldom productive of good results, and frequently is actually injurious.

Here then comes in the work of the administrator of charity; who when he finds a family fallen or falling into distress shall devote not only money, but time and skill and wisdom, to raising it up again. He will bring health to the sick, hope to the despondent, energy and resource to the unemployed, sternness to the idle, and, if possible, hunger to the drunkard. He will set himself to understand working-class ideals and institutions, and will be careful not to tempt the people away from them by vain promises of external help or tacit assurances of their irresponsibility.

When the work was once organised as between Poor Law and charity, the policy of the Guardians would be well known and understood, and no one would live in expectation of support from the Poor Law, either in sickness or old age. The direct consequence of this would be the flourishing of friendly societies, savings banks, and mutual-help institutions of all kinds (see p. 177). It would be a matter of course that every boy (perhaps also every girl) should join one or more on entering into life. Old age would be provided for, either by special funds in connection with these institutions, or by mutual

helpfulness within the family. The inevitable result of free play being given to the natural and kindly forces of kinship and friendship would be the diminution of cases of destitution, until the Guardians' work would be reduced to their provision for the "afflicted," and they would, perhaps, be able to find some solution to the problem of dealing with the vicious and feeble-minded. And the economic result would be increased prosperity and lower rates.

Misfortune would come, indeed, but it would never come as hopeless or degrading. When too heavy for the resources of mutual helpfulness, there would always be at hand the wise administrator of charity, with his wider outlook upon the possibilities of life, his greater knowledge and deeper resources. He would represent to the applicant the strength of the community, intervening between him and the hopelessness which leads to indifference. Often the mere knowledge of his presence would be enough to give the courage for another effort; never, if he were the right man, would it seem to make that effort unnecessary.¹

But to complete the prosperity of the parish, other administrators also must do their work aright; and here will be more work for the trained and disinterested worker. There must be no overcrowding, or insanitary conditions due to the negligence or corruption of sanitary authorities or officials; the law

¹ I have personified the administrator of charity, but really he represents all the charitable agencies of the district, working harmoniously on the same lines, trained, if possible, in the same school, but through many individuals.

must be directly and equitably enforced upon all alike. If the population is already dense, there must be no attempt to add to it by piling up bricks and mortar to the exclusion of air and sunshine; and if need be, for the welfare of the district, steps may even be taken to reduce the number of inhabitants. This will cease to be a hardship when in country districts landlords are vying with each other in providing suitable sites for suitable dwellings, and have come to regard the labourer and his family as friends and neighbours instead of possible nuisances and sources of infection.

In the schools, meanwhile, the children will be receiving the training and discipline to fit them for after-life. They will be learning to use their minds and hands, to think out problems, to meet difficulties, to find interests in life, to combine discipline with the power of initiation, to persevere under disappointment, and to feel the delight of success. And as they leave school they will not be allowed to drift into idleness, but will either take part in a well-ordered home-life, or will begin the specialised industrial training which will ensure their economic welfare. Here is work primarily for school-managers, or whatever the constitutional authority may ultimately prove to be; but also for all in the district who are interested in children and young people, and can afford to give the time and care to watch over their entry into life.

Many other branches of work will reveal themselves, and out of the work thus done a political


programme will naturally shape itself, which will be the result of actual experience. Those who have worked as Poor Law Guardians will know where their powers need increase, where restriction; those who have been administrators of charity will have felt the urgent need for a wider supervision and regulation of charitable institutions. Workers in the schools will find out where it is that the education given fails to achieve its purpose, and will be ready with practical suggestions as to how it may be improved and where it needs supplementation by special training or institutions. Questions of housing, of land laws, of factory legislation will be discussed, and legislation promoted, by men and women who have studied the problems involved both theoretically and practically, both from the point of view of the country at large, and in relation to particular districts and particular industries and workers.

It is true that with a political programme framed upon such a basis fewer Bills might be brought forward; but those which were brought forward would carry with them the weight of the expert's opinion, and, with a better-informed and disciplined public opinion behind them, a larger proportion would become embodied in the law.

But when all is said and done which well-wishers can say or do, it still remains true that the strength of the people lies in its own conscious efforts to face difficulties and overcome them. "Difficulties to overcome, and freedom to overcome them," is an essential condition of progress for human beings of

whatever position in life. Any class or any individual which is either unconscious of difficulties, or unable to make the effort to master them, must stagnate and ultimately deteriorate. Every generation, almost every year, brings its own problems to be solved; and we cannot foretell what they will be, still less foretell their solution. But one thing we can say—that the real solution will rest in the hands, or rather the minds, of the people most nearly affected. If they cannot be made to care for it and seek for it, it can never be given to them from outside.

But though we cannot give to each other, either as individuals or classes or legislators, we can do much on the one hand to provide opportunities, on the other to set free the energies which are essential to the appropriation of those opportunities. Freedom from self-indulgence and from tyrannous appetites and blind vacancy can only be attained by the interests which draw a man out of himself; and these he will find largely in the difficulties which he has to overcome in life, and in the education which we put within his reach. Freedom from excessive toil can come only from economic improvement; and that, we have seen reason to think, can be best attained by raising a larger number to the ranks of skilled workers. But the one thing to avoid in all our work, whether legislative, social, or personal, is the risk of diminishing the saving interests in the life of an individual or a class by doing for them what they could do for themselves.



The lesson is one enforced by all the teaching of history. Any real progress made by the English people has always been the result of their own expanding energies. The work of the trade unions, the friendly societies, the co-operators, has owed practically nothing to external help. Liberation from legislative interference and from the crushing weight of the old Poor Law was all that was needed to enable the restrained forces of independence to push forward with a vigour and intuitive choice of the right road which is little short of marvellous. I believe that a careful study of these movements would show that whenever they have taken an abortive turn it has been at the instigation of external sympathisers endeavouring to impose upon them an external ideal. Many of the failures of co-operative production, many of the economic fallacies of Trade Unionism, have certainly arisen in this way. We have to recognise that forces are at work amongst the people of which it is difficult, perhaps impossible, to foresee the issue. But they are inherent in the minds and characters of the people—they are, indeed, the manifestation of their minds and character; and it is useless to endeavour to measure them by any preconceived standard. To attempt to impose a conventional ideal upon armies of men who are struggling forward, however tentatively, to half-conscious ideals of their own, must bring failure and disappointment. Just as the religious instinct of a people unconsciously shapes its own church, and the artistic instinct shapes its own art and literature and music, so the industrial instinct

shapes its own institutions and ideals; and neither religion nor art nor industry have ever entirely conformed to conventional morality. With the freedom of the people to shape their own lives there must come also mistakes, at any rate at first. Ruskin, in writing of the men who worked upon the great cathedrals, says: "If you will make a man of the working creature, you cannot make a tool. Let him but begin to imagine, to think, to try to do anything worth doing, and the engine-turned precision is lost at once. Out come all his roughness, all his dulness, all his incapability; shame upon shame, failure upon failure, pause after pause: but out comes the whole majesty of him also; and we know the height of it only when we see the clouds settling upon him." And if this is true of men who wrought in stone to build temples with their hands, how much more must it be true of men engaged in the far more difficult and subtle work of building up great social institutions—temples not made with hands!

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Printed by R. & R. CLARK, LIMITED, Edinburgh.

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